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ABSTRACT

This document, which is intended to assist aspiring entrepreneurs wishing to establish a microenterprise, describes the federal programs that are available to assist entrepreneurs. The introduction provides an overview of the Interagency Workgroup on Microenterprise Development, which was formed by seven federal agencies to encourage continued development of microenterprise in the United States through policymaking, support, technical assistance, and funding for microenterprise programs. The next section presents overviews of 13 programs offered by the following federal agencies: (1) Department of Agriculture; (2) Department of Commerce (3) Department of Health and Human Services; (4) Department of Housing and Urban Development; (5) Department of Labor; (6) Department of the Treasury; and (7) Small Business Administration. The programs profiled in the overview include programs targeted toward the following groups: residents of rural areas; minority group members; low-income individuals; refugees; and women. Next, services available from six regulatory agencies are detailed. The final section presents case studies of programs offered by eight federal agencies. Each case study includes the following items: program contact information; program overview; program results; key players and their contributions; funding sources and uses; and special considerations. A primer of microenterprise terms and list of regional and local contacts are appended. (MN)

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A joint effort of the Interagency Workgroup on Microenterprise Development

Crossing the Bridge to Self-Employment

A Federal **Microenterprise** Resource Guide

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CE063527

Front cover:
Ms. Nellie Frierson (right),
owner of Pearl's Braid Shop,
South Nashville, Tennessee.
(see page 52)

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Mary Leahy Farnan, FDIC Counsel, was the primary coordinator and author of this work. It is through her talent and unfaltering dedication that this publication was completed.

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Contributors

Individuals involved with micro-enterprise programs at both the federal and local level enthusiastically provided substantial amounts of information about their programs for this publication to ensure that it would be a comprehensive and worthwhile resource. The intermediaries were a vital link in getting the story from the microentrepreneurs. A special thanks is extended to all microentrepreneurs - those who generously allowed their story to be told and others. Their drive and determination are the foundation of the success and growth of micro-enterprise programs at every level. The contributions of the persons listed below are gratefully acknowledged. Their time and energy made this publication possible.

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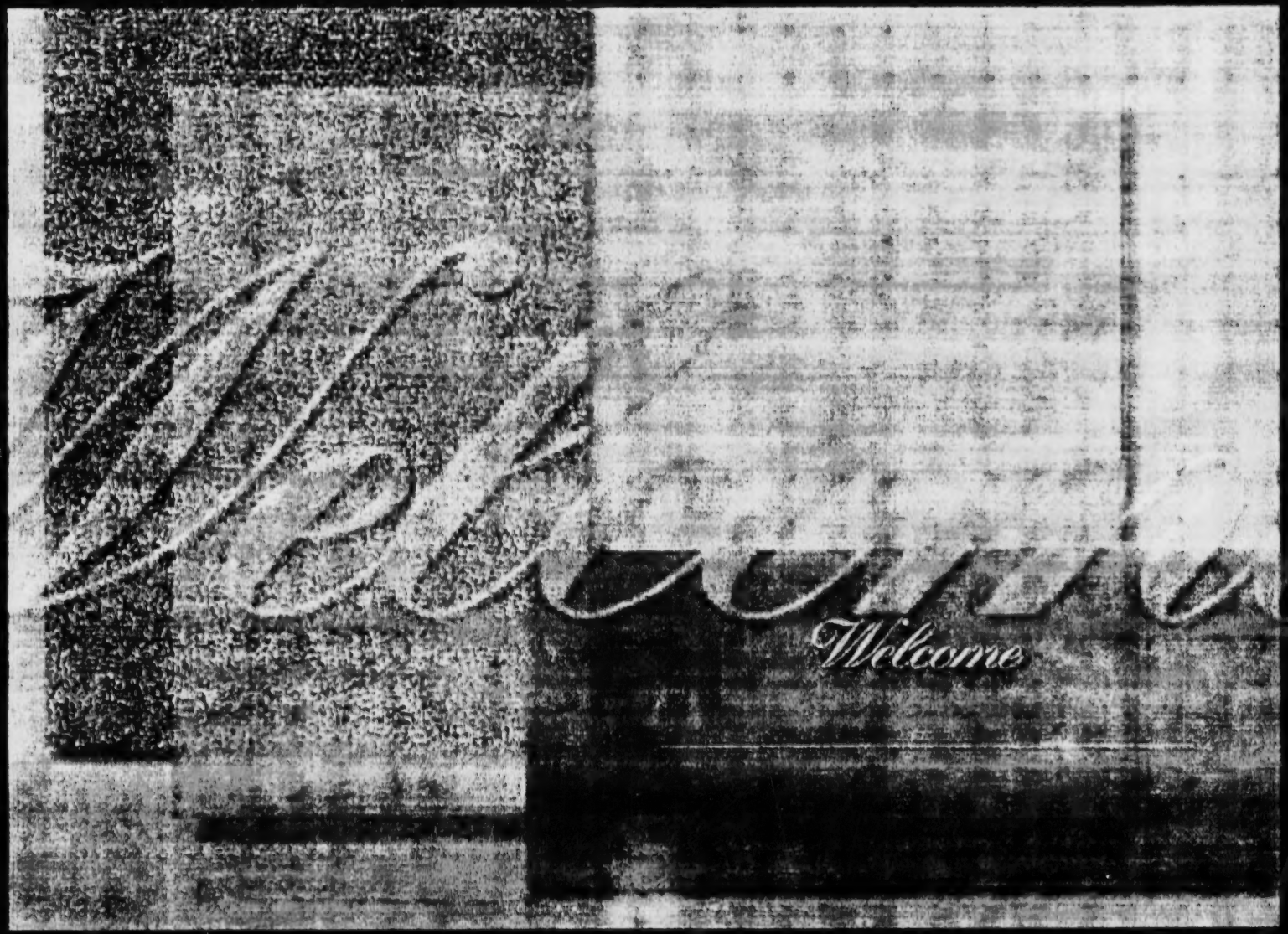

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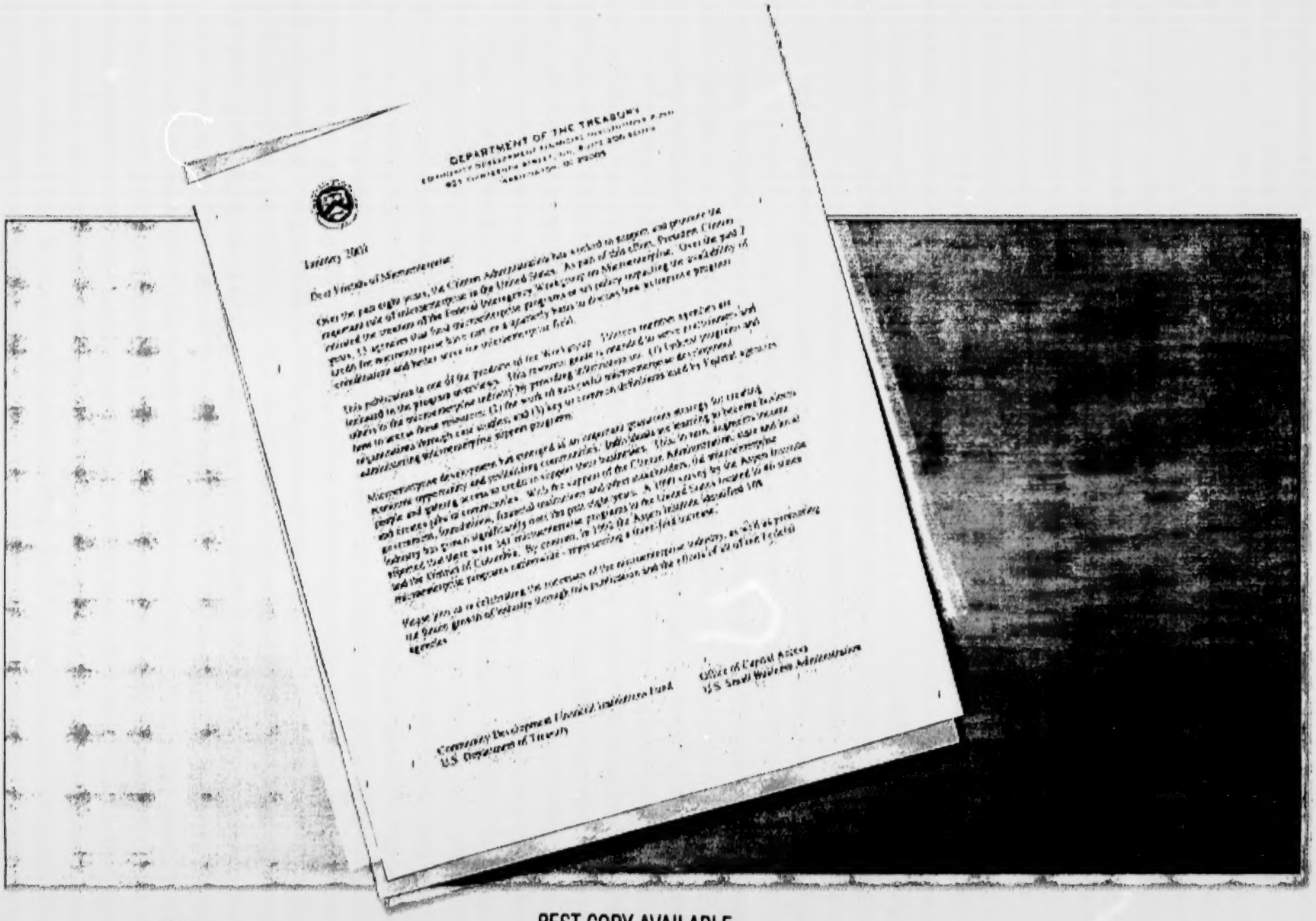

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The concept of 'microenterprise' development has its roots in the recognition of a previously untapped market - skilled or motivated individuals who could provide desired services to the public but lacked access to traditional forms of credit and, in many cases, business and financial expertise. The microenterprise theory is simple - loan these individuals small amounts of money for business start-up costs, make the loan terms affordable, and give them business training and support. This formula has proven to be a success. Many individuals have borrowed as little as $50 to $500 for equipment or raw materials, learned basic accounting and bookkeeping skills, and successfully launched their own self-supporting small business.

Today the term 'microenterprise' is commonly used to describe a business with up to five employees, which requires $25,000 or less in start-up capital, and does not have access to the traditional commercial banking sector. Many aspiring microentrepreneurs have little formal business training and varying levels of education. Thus, the training and technical assistance provided by microenterprise programs can often be the biggest factor in the success of a new business. In addition, microenterprise programs offer access to credit either directly or by forming partnerships with community organizations such as banks and financial intermediaries that offer loans and financial products. Microentrepreneurs gain access to markets through marketing, sales concepts, and networking, which are vital to the success of their business. Finally, business counselors continue to work with entrepreneurs to evaluate the development of their microenterprise and keep it on the road to growth and success. This combination of strategies has resulted in the empowerment and self-sufficiency of thousands for whom access to financial capital had previously been extremely limited.

While the first microenterprise lending pioneers operated in developing countries, microenterprise strategies have also proven to be effective in the more developed U.S. economy. Microentrepreneurship may provide full-time employment for those in poorer urban or rural communities, or a part-time income supplement for low-wage jobs. Successful American microentrepreneurs include retailers in ethnic communities who provide specialized goods, artisans and craftsmen, individuals who provide personal or business services, and a variety of businesses in isolated urban or rural communities where few products are readily available.

The federal government's recognition and support of the microenterprise model has helped spur the growth of microenterprise programs across the United States. Federal agencies have been able to assist individuals through community-based organizations that provide microloans and training to microentrepreneurs. These federal agencies, forming the Interagency Workgroup on Microenterprise Development, encourage the continued development of microenterprise in America through policymaking, support, technical assistance and funding for microenterprise programs. This publication illustrates how the federal programs are implemented and how aspiring entreprenours can access resources.

Seven agencies in the Interagency Workgroup on Microenterprise Development offer funding programs and/or resources that target a specific segment of the microenterprise population based on the overall mission of the agency. The agencies are:

United States Department of Agriculture

United States Department of Commerce

United States Department of Health and Human Services

United States Department of Housing and Urban Development

United States Department of Labor

United States Department of Treasury

United States Small Business Administration

Six other agencies in the Interagency Workgroup on Microenterprise Development regulate the nation's financial institutions:

Board of Governors of the Federal Reserve System

Federal Deposit Insurance Corporation

Federal Housing Finance Board

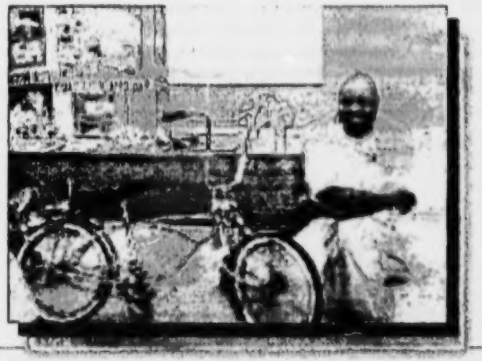
National Credit Union Administration

Office of the Comptroller of the Currency

Office of Thrift Supervision

These regulatory agencies provide training and outreach programs. They encourage and enable financial institutions to become active partners in microenterprise programs at the local level. The National Credit Union Administration is unique among these regulatory agencies in that it is authorized to make loans and grants to its member institutions. These agencies' policies and community development programs promote and support the continued participation of financial institutions in microenterprise development.

The Program Overviews section of this publication describes the work of each agency in the microenterprise effort. The focus of each program is explained and



an outline of applicant eligibility requirements is provided. In some cases the federal funds reach individuals through intermediary organizations. In those situations, persons interested in learning more about a program at the local level can obtain additional information by calling or writing the contacts listed in the Appendix of this publication.

Access to loans and grants is only part of the microenterprise story. Education and technical assistance are also integral components of microenterprise programs. Many microenterprise programs offer training in critical business skills such as budgeting, basic bookkeeping, tax preparation, business planning, marketing and advertising. Some microenterprise programs provide assistance in the loan application process.

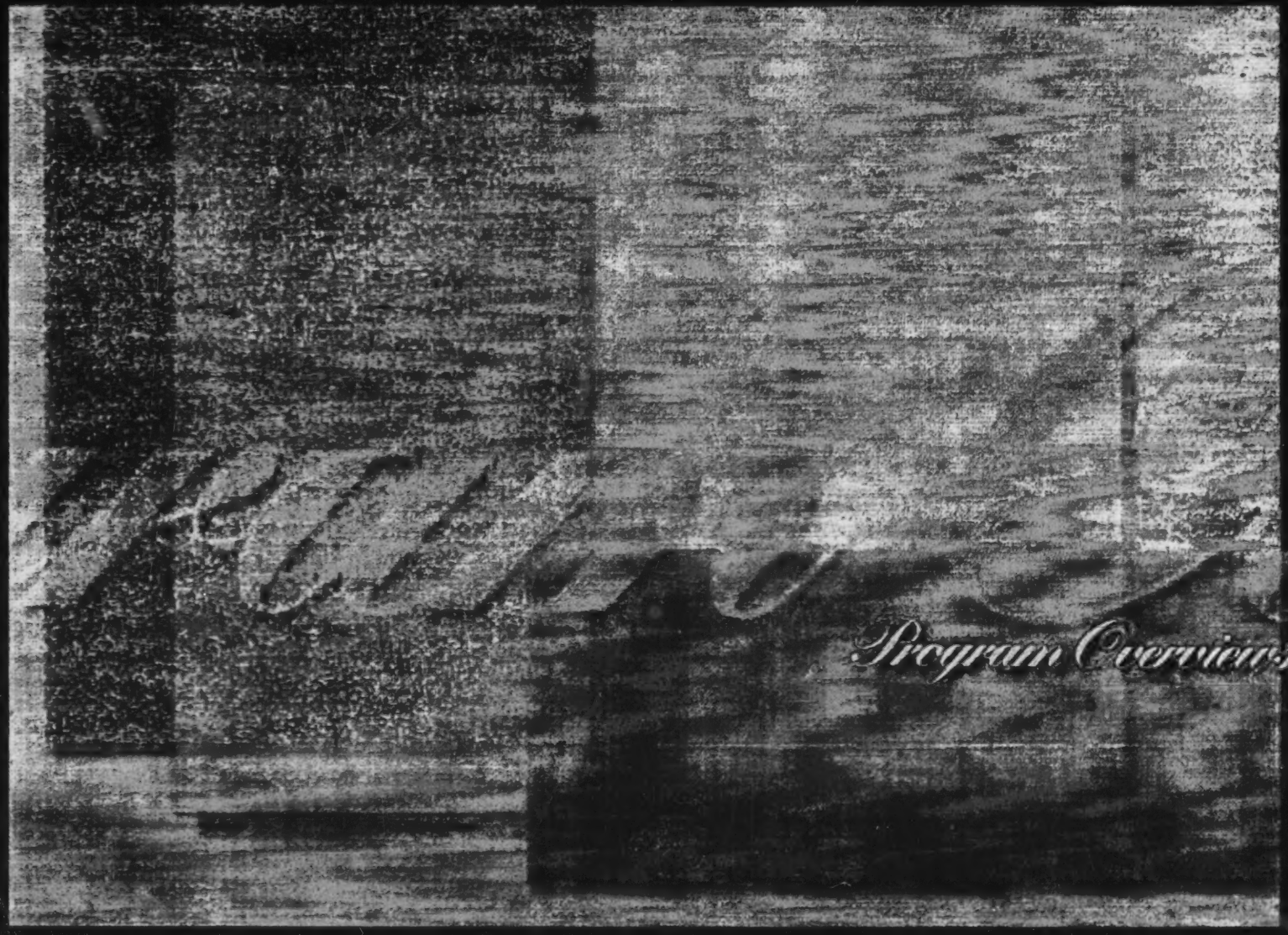
This training and assistance may be provided through one-to-one counseling, classroom sessions or through peer group exchanges. Participants in microenterprise programs are often required to successfully complete such business-related courses in order to secure approval of a microloan. Microentrepreneurs generally receive continued technical support beyond the initial stages of their business development as they strive to expand their business.

The Case Studies section of this publication provides accounts of aspiring microentrepreneurs in cities and towns across America who have benefited from microenterprise programs supported by federal agencies. The programs, the people and the pride in their accomplishments are real. These stories confirm the effectiveness of microenterprise as well as the spirit of partnership and cooperation which often develops between the microentrepreneur and those who contribute to his or her growth in the business world.

The Corporation for National Service and the United States Agency for International Development (USAID) are also member agencies in the Interagency Workgroup on Microenterprise Development. Although they make important contributions in the microenterprise field, their mission is outside the scope of this publication. The Corporation for National Service recruits and trains the Volunteers in Service to America (VISTA), some of whom may ultimately work in a microenterprise-related project. The work of the VISTA volunteers is highlighted in the Case Study provided by the National Credit Union Administration. USAID is active exclusively in the international microenterprise arena.

The federal agencies participating in the Interagency Workgroup on Microenterprise Development hope the information and resources in this publication will contribute to the continued growth of domestic microenterprise programs. Potential microentrepreneurs may find an avenue to pursue their dream of owning their own business. Community-based organizations, financial institutions and support groups – from non-profit concerns to individuals with business-related skills – may find they can assist in the training and mentoring of aspiring microentrepreneurs. The contacts listed in this publication, both at the Washington, D.C., headquarters and the local level, are genuinely committed to the support and expansion of efforts in the microenterprise field. We encourage you to contact them to answer your questions and provide assistance.

January 2001



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Overview

Rural Business-Cooperative Service Business Programs

Rural Business - Cooperative Service
1400 Independence Avenue, SW
Room 5050, South Building
Washington DC 20250
Telephone:
202-720-7287
Fax:
202-690-0097
Web site:
www.rurdev.usda.gov/rbs
Web site for state offices:
www.usda.gov/rced_map.html

The Rural Business-Cooperative Service Business Programs work in partnership with private sector and community-based organizations to provide financial assistance and business planning. The seven business programs offer help to fund projects that create or preserve quality jobs and/or promote a clean rural environment. The programs' financial resources are often leveraged with those of other public and private sector credit source lenders to meet business and credit needs in under-served areas. Eligible recipients of these programs include individuals, corporations, partnerships, cooperatives, public bodies, nonprofit corporations, Indian tribes and private companies. All programs are administered through the Rural Development State Office.

Here is a brief description of each of the seven business programs offered.

Business and Industry Direct Loan Program

The Business and Industry Direct Loan Program provides loans to public entities and private parties that cannot obtain credit from other sources. Loans to private parties can be made for improving, developing or financing business and industry; creating jobs; and improving the economic and environmental climate in rural communities (including pollution abatement). Assistance is available in rural areas (including all areas other than cities of more than 50,000 people and their immediately adjacent urbanized or urbanizing areas). The maximum aggregate Business and Industry Direct Loan amount to any one borrower is $10 million.

Eligible Applicants
Eligible applicants include any legally organized entity, including cooperatives, corporations, partnerships, trusts or other profit or nonprofit entities, Indian tribes or federally recognized tribal groups, municipalities, counties, any other political subdivision of a state, or individuals.

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Business and Industry Guaranteed Loan Program

The Business and Industry Guaranteed Loan Program helps create jobs and stimulate rural economies by providing financial backing for rural businesses. The program provides guarantees up to 90 percent of a loan made by a commercial lender. Loan proceeds may be used for working capital, machinery and equipment, buildings and real estate, and certain types of debt refinancing. The primary purpose is to create and maintain employment and improve the economic climate in rural communities. This is achieved by expanding the lending capability of private lenders in rural areas, helping them to make and service quality loans that provide lasting community benefits.

Business and Industry loan guarantees can be extended to loans made by recognized commercial lenders or other authorized lenders in rural areas (including all areas other than cities of more than 50,000 people and their immediately adjacent urbanized or urbanizing areas). Generally, recognized lenders include federal or state chartered banks, credit unions, insurance companies, savings and loan associations, Farm Credit Banks or other Farm Credit System institutions with direct lending authority, a mortgage company that is part of a bank holding company, and the National Rural Utilities Finance Corporation.

The maximum aggregate Business and Industry Guaranteed Loan that can be offered to any one borrower is $25 million.

Eligible Applicants

Eligible applicants include any legally organized entity, including cooperatives, corporations, partnerships, trusts or other profit or nonprofit entities. Indian tribes or federally recognized tribal groups, municipalities, counties, any other political subdivision of a state, or individuals.

Intermediary Relending Program

The Intermediary Relending Program's purpose is to finance business facilities and community development projects in rural areas (including all areas other than cities of more than 25,000 people). The Rural Business-Cooperative Service makes loans to intermediaries who relend funds for business facilities or community development through the establishment of revolving loan funds.

All loan funds received by an intermediary must be reloaned to ultimate recipients. Interest income and fees may be used for administrative costs, technical assistance to borrowers or debt retirement. All collections from the operation of the established revolving loan fund that are not used for the above authorized expenses must be made available for relending to eligible ultimate recipients.

Loans must be to establish new businesses, expand existing businesses, generate employment opportunities, save existing jobs or create community development projects.

Eligible Applicants

Eligible applicants include private nonprofit corporations, public agencies, Indian groups, or cooperatives that meet the criteria of the program. Ultimate recipients may be private or public organizations or individuals. At least 51 percent of the owners or members of both intermediaries and ultimate recipients must be United States citizens or admitted for permanent residency. Both intermediaries and ultimate recipients must be unable to obtain the proposed loan elsewhere at reasonable rates and terms.

Rural Business Enterprise Grants

Rural Business Enterprise Grants are used to finance and facilitate development of small and emerging private business enterprises located in areas outside the boundary of a city of 50,000 or more and its immediately adjacent urbanized or urbanizing area.

Grant funds may also be used for the acquisition and development of land; construction of buildings, plants, equipment, access streets and roads, parking areas, and utility and service extensions; refinancing; fees for professional services; technical assistance and related training for adults; startup operating costs and working capital; financial assistance to a third party; production of television programs to provide information to rural residents; creation, expansion and operation of rural distance learning networks; and establishment or funding of revolving loan programs.

Eligible Applicants
Eligibility is limited to public bodies, private nonprofit corporations and federally recognized Indian tribal groups. Public bodies include incorporated towns and villages, boroughs, townships, counties, states, authorities, districts, Indian tribes on federal and state reservations, and other federally recognized Indian tribal groups in rural areas. Small and emerging businesses with less than 50 new employees and less than $1 million in gross annual revenues that have, or will utilize, technological innovations and commercialization of new products are eligible for assistance.

Rural Business Opportunity Grants

Rural Business Opportunity Grants provide funds for technical assistance, training and planning activities that improve economic conditions in rural areas. The program's mission is to promote sustainable economic development in rural communities with exceptional needs.

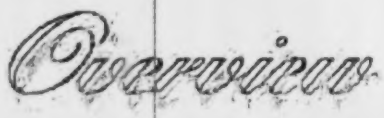
Eligible Applicants
Applicants must be located in rural areas (which includes all areas other than cities of more than 10,000). Nonprofit corporations, public entities, Indian tribes and cooperatives are eligible.

Programs

Rural Economic Development Loans

Rural Economic Development Loans are zero-interest loans and grants to Rural Utilities Services-financed telecommunication and electric utilities intended to promote rural economic development and job creation projects. Loan proceeds are used to promote rural economic development and/or job creation projects including project feasibility studies, start-up costs and incubator projects.

Eligible Applicants
Loans are made at the discretion of the Rural Business-Cooperative Service Administrator to any Rural Utilities Services borrower that is not delinquent on any federal debt or in bankruptcy proceeding.



Rural Economic Development Grants

This program provides grants from the Rural Business-Cooperative Service to rural communities through Rural Utilities Service borrowers. The grants are to be used for revolving loan funds for community facilities and infrastructure, and for assistance in conjunction with rural economic development loans.

Rural Utilities Service borrowers receive grants to establish revolving loan funds on a non pass-through basis. The borrowers, in turn, provide zero-interest loans to foster rural economic development. Initial loan funds may be used for projects such as community development, and providing facilities and equipment for education and medical care. Loans made from the repayment of initial loans may be used for any rural economic development purpose agreed to by the borrower and the Rural Utilities Service.

Grant funds may also be used for project feasibility studies and technical assistance; community development assistance; projects that provide education and training to rural residents to facilitate economic development; and projects that provide medical care to rural residents.

Eligible Applicants
Funds are granted to any electric or telecommunication Rural Utilities Service borrower that is not financially distressed, delinquent on any federal debt or in bankruptcy proceedings.

Overview:

Minority Business Development Agency's microenterprise resources

Minority Business Development Agency
14th and Constitution Avenue, NW
Room 5073
Washington, DC 20230
Telephone:
202-482-5061
Fax:
202-482-1029
Web site:
www.mbda.gov

The Minority Business Development Agency (MBDA) of the United States Department of Commerce is the only federal agency created specifically to foster the establishment and growth of minority-owned business in America. MBDA funds Business Development Centers (BDCs) that provide minority entrepreneurs with one-on-one assistance in writing business plans, marketing, management and technical matters, and financial planning to assure adequate financing for business ventures. Staffing the BDCs are business specialists with knowledge and practical experience needed to run successful and profitable businesses.

MBDA also has three Web-based tools – the Resource Locator, the Phoenix-Opportunity Database and the Market Analyst – to respond to the needs of microentrepreneurs throughout the country. The Resource Locator allows microentrepreneurs to search for resources that specialize in starting, operating and expanding businesses. Users are able to search MBDA's database by geographic area for resources such as manufacturing, technology, international trade, electronic commerce or management and technical assistance. The Phoenix Database contains a listing of minority-owned enterprises doing business in the United States. MBDA uses the database in conjunction with the Opportunity Database to match listed minority companies with contracts and other business opportunities via e-mail. Once registered on MBDA's database, minority microentrepreneurs can post opportunities, access contract opportunities and seek business partners. The Market Analyst is available through one of the many local BDCs located throughout the nation. With the help of trained market analysis and business development professionals on staff, a microentrepreneur can conduct extensive market research in a specific geographical area.

Eligible Applicants

Through resource and development centers, MBDA provides assistance to socially or economically disadvantaged groups who own or wish to start or expand their own businesses, including African Americans, Native Americans, Puerto Ricans, Spanish-speaking Americans, Eskimos, Aleuts, Asian Indians, Asian Pacific Americans and Hasidic Jews. Minority business owners interested in locating a Business Development Center, Business Resource Center or MBDA Regional Office in their area may consult http://www.mbda.gov/local_MBDAcenters.html for the nearest participating center.

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Overview:

Revolving Loan Fund Program

Economic Adjustment Division
14th and Constitution Avenue, NW
Room HCHB 7327
Washington, DC 20230
Telephone:
202-482-2659
Fax:
202-482-3742
Web site:
www.doc.gov/eda
Web site for regional offices:
www.doc.gov/eda/html/1c_regloffices.htm

The Economic Development Administration, Department of Commerce, was established in 1965 to generate jobs, help retain existing jobs and stimulate industrial, technological and commercial growth in economically distressed areas of the United States. The Economic Adjustment Program is one of the many programs administered by the Economic Development Administration.

The Economic Adjustment Program assists state and local interests in planning and implementing strategies designed to adjust or bring about change to an economy. The program focuses on areas that have experienced or are under threat of serious structural damage to the underlying local economic base. Changes to the local economic base may result from industrial or corporate restructuring, natural disaster, reduced defense expenditures, depletion of natural resources or new federal laws or requirements.

The Revolving Loan Fund Program, one tool of the Economic Adjustment Program, assists small- and medium-sized businesses in economically distressed communities. It gives financial support to eligible intermediaries such as political subdivisions, nonprofit organizations and economic development districts. Intermediaries use program funds to make loans, provide loan guarantees and offer financial assistance for establishing, enhancing and expanding businesses, which often include microenterprises. Funds may also go to public, private and nonprofit organizations for business training, technical assistance and business support services to microentrepreneurs. All grant recipients are required to develop a Revolving Loan Fund Plan summarizing how the Revolving Loan Fund will be used to support the area's comprehensive economic adjustment strategy.

Eligible Applicants

Eligible applicants include states, cities or other political subdivisions of a state, or a consortium of the subdivisions; Indian tribes; institutions of higher learning; and public or private nonprofit organizations or associations acting in cooperation with officials of a state's political subdivision. Complete funding availability information is published annually in the *Federal Register*. Previous funding levels can be found at *www.doc.gov/eda/html/prgtitle.htm*. Business owners interested in locating a Revolving Loan Fund in their area may contact the appropriate regional office for their state at: *http://www.doc.gov/eda/html/1c_regloffices.htm* or consult the *Economic Development Directory* at: *http://www.doc.gov/eda/html/1a12_edd.htm*.

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Overview

United States Commercial Service: Three Special Initiatives

United States Commercial Service
14th and Constitution Avenue, NW
Room 3802
Washington, DC 20230
Telephone:
202-482-5777
Fax:
202-482-5013
Web site:
www.usatrade.gov

The Department of Commerce established the United States Commercial Service in 1980 to help U.S. firms, particularly small and medium sized enterprises, expand their markets beyond the United States. Today, the Commercial Service supports U.S. business through its network of 105 domestic and 158 overseas offices in 84 countries. The Commercial Service administers three separate initiatives that provide access to export assistance to the nation's small businesses.

Women in International Trade Initiative

The Women in International Trade Initiative uses the expertise, global network, and experience of the Commercial Service to meet the needs of women in international trade. Through strategic partnerships with women's organizations both in the United States and abroad, the Commercial Service reaches small women-owned businesses that can benefit from export assistance. To help women enter international markets, the Commercial Service leads business development trade missions that introduce women to prequalified sales prospects, agents, distributors, and joint venture partners.

One of the most frequently encountered obstacles for small women-owned enterprises is the lack of qualified personnel to develop the business's export capabilities. The Commercial Service addresses this issue by providing a trade specialist to prepare the company for international business by working at the company for several weeks as a consultant.

Eligible Applicants
All women-owned companies interested in exporting are eligible to participate in the Initiative.

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Global Diversity Initiative

The Global Diversity Initiative, created in 1999, seeks to increase the number and capability of minority firms engaged in international trade. The initiative not only results in an increase in the nation's exports, but boosts economic development in minority communities.

The Global Diversity Initiative's Market Entry Program prepares firms to sell products and services internationally by providing training, ongoing consultation and support, and participation in trade events. The Market Entry Program is typically a training program that utilizes a team of local presenters to prepare firms to sell their products and services in identified markets. Subjects covered in the training program include Channels of Distribution, Pricing for Export, Methods of Payment, Documentation and Logistics, Legal Issues, E-Commerce, and Commercial Service programs. International trade specialists from the Commercial Service administer the program in cooperation with federal, state and local partners.

After completing the Market Entry Program, firms are invited to participate in a trade event. Trade Specialists identify trade missions, trade shows, international buyer programs, and/or reverse trade mission opportunities for Market Entry Program participants. These events enable participants to utilize the skills developed from their training and to participate in an event where they meet with prospective buyers or clients. The ultimate goal of the program is for the firms to negotiate and complete an international sale.

Eligible Applicants

To be eligible for participation in the Global Diversity Initiative program, firms may be at any stage of export readiness and must have a potential for success in the international market. An applicant's business should have been in operation for at least two years and offer a product or service suited for export. Firms should have a positive net worth and should have marketing materials, such as brochures.

Rural Export Initiative

Through the Rural Export Initiative (REI), the Commercial Service seeks to provide rural companies with export assistance and global market research to facilitate their access to international trade services and to increase the number of rural companies engaged in exporting. REI helps rural firms overcome the "distance penalty" by using e-commerce and technology-based services such as virtual trade shows and marketing briefings via teleconferencing. As part of its commitment to serving rural firms, the Commercial Service has established 18 Export Assistance Centers in rural areas.

Through REI's Native American Program, the Commercial Service works with Native American communities to introduce small firms to the benefits of international trade. Included in this program are international trade promotion opportunities for Native American products and the Native American Export Incubator Programs in South Dakota, Washington State, Arizona and New Mexico. The goal of the Native American Export Incubator program is to develop export markets for Native American businesses while training them in international business procedures and marketing.

Eligible Applicants

The Rural Export Initiative targets companies located in metropolitan statistical areas that have a population of 150,000 or less. All rural companies interested in exporting are eligible to participate in REI.

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Overview

Job Opportunities for Low-Income Individuals

Administration for Children and Families
Office of Community Services
370 L'Enfant Promenade, SW
5th floor West
Washington, DC 20447
Telephone: 202-401-5282
Fax: 202-401-5538
Web site: www.acf.dhhs.gov/programs/ocs

The Job Opportunities for Low-Income Individuals (JOLI) Program is administered by the Office of Community Services, Administration for Children and Families, within the United States Department of Health and Human Services. JOLI is a job-creation program authorized by Congress under the Family Support Act of 1988. The program's purpose is to demonstrate and evaluate ways of creating new employment and business opportunities for certain low-income individuals.

The JOLI Program awards grants to nonprofit organizations, including community development corporations, which, in turn, develop projects that will create new jobs and employment opportunities for welfare recipients through:

- self-employment,
- microenterprise,
- business expansion, and
- new business ventures.

Any individual eligible to receive Temporary Assistance for Needy Families under Title IV of the Social Security Act or whose income level does not exceed 100 percent of the official poverty line is eligible to participate in a project conducted under the JOLI Program.

Eligible Applicants

Any nonprofit organization, including community development corporations, exempt from taxation under Section 501(c) 3 or 4 of the Internal Revenue Code is eligible to apply for funding under the JOLI Program.

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Overview

Office of Refugee Resettlement Microenterprise Development Project

Administration for Children and Families
Office of Refugee Resettlement
370 L'Enfant Promenade, SW
6th Floor East
Washington, DC 20447
Telephone:
202-205-3589
Fax:
202-401-5772
Web site:
www.acf.dhhs.gov/programs/orr

The Office of Refugee Resettlement (ORR) assists refugees and Cuban and Haitian entrants to achieve economic self-sufficiency and social adjustment as soon as possible after arriving in the United States. Federal funds are provided to support services that help refugees achieve this goal.

ORR awards grants to states to furnish temporary financial and medical assistance, social services, and preventative health services to arriving refugees. ORR also awards grants from the Director's discretionary funds to public and private nonprofit agencies for projects that assist refugees to acculturate through employment services, English-language training, education and health services. Through these discretionary funds, ORR is able to support micro-enterprise development for the refugee population.

Eligible Applicants

All public and private nonprofit organizations are eligible to apply. Applicants are invited to submit competing grant applications in response to program announcements, which may be found on the ORR Web site along with application materials. Funding availability is published in the *Federal Register*. Awards are based on the competitions' outcome, ORR Director's decisions, and the availability of funds.

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Overview:

Community Development Block Grant Program

Office of Block Grant Assistance
451 7th Street, SW
Washington, DC 20410
Entitlement Communities Program
Telephone:
202-708-1577
State Programs
Telephone:
202-708-1322
Fax:
202-401-2044
Web site:
www.hud.gov/cpd/cdbg.html

The Community Development Block Grant Program provides eligible metropolitan cities and urban counties (called "entitlement communities"), as well as states, with annual direct grants to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Although the rehabilitation of affordable housing has traditionally been the largest single use of Community Development Block Grant Funds, the program has become an increasingly important catalyst for economic development activities that expand job and business opportunities for lower income families and neighborhoods. It has also moved toward supporting the growth of some of its key partners, primarily nonprofit community-based organizations.

Recipients use Community Development Block Grant Funds to provide direct financial assistance to microenterprises through grants, loans, loan guarantees, and other forms of financial support to establish, stabilize, and expand microenterprise. Microentrepreneurs and persons developing microenterprises also benefit from technical assistance, advice, and business support services. Finally, Community Development Block Grant Funds provide general support through such services as peer support programs, counseling, child care and transportation.

Eligible Applicants

Central cities of Metropolitan Statistical Areas, other metropolitan cities with populations of at least 50,000, and qualified urban counties with populations of at least 200,000 are entitled to receive annual grants. Funding is awarded based on assessments of community needs, including income, population, housing overcrowding, age of housing and population growth lag compared to other metropolitan areas. The State Community Development Block Grant Program is a separate component of the program. It provides funds to the states to allocate among localities that do not qualify as entitlement communities.

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Overview:

Self-Employment Assistance

Employment and Training Administration
Office of Income Support
200 Constitution Avenue, NW
Room S-4231
Washington, DC 20220
Telephone:
202-208-5915, ext. 147
Fax:
202-219-8506
Web site:
www.dol.gov

When unemployment insurance was introduced in the 1930s, unemployed workers could expect to eventually return to their same or similar jobs. Today, many unemployed workers are faced with no prospect of reemployment in their former career fields. In the 1980s, the federal government began exploring various European programs that offer assistance to unemployed workers who want to become self-employed. Based on the European models, the Department of Labor funded pilot projects in Washington State and Massachusetts.

The pilots were a tremendous success and showed that self-employment assistance for the unemployed was cost-effective for the participants, the federal government and society as a whole. In 1993, Congress enacted legislation permitting states to adopt self-employment allowance provisions as part of their state unemployment insurance laws.

States have the flexibility to establish their own Self-Employment Assistance programs within guidelines issued by the Department of Labor, which administers the programs through State Workforce Development Agencies.

Although the programs and eligibility requirements vary slightly from state to state, each program essentially allows unemployed individuals identified as likely to be unemployed long-term the opportunity to establish a microenterprise. Self-Employment Assistance program participants typically have long, solid work histories and find themselves the victims of events such as mass layoffs or plant shutdowns. The Department of Labor provides funds through various sources (such as the recently enacted Workforce Investment Act) that can be used for entrepreneurial training and technical assistance, and the equivalent of unemployment insurance payments during the business training and start-up periods.

Eligible Applicants

The following states have implemented Self-Employment Assistance programs: New York, Maine, Oregon, Delaware, New Jersey, California, Maryland and Pennsylvania. Unemployed workers in those states should contact their state Department of Labor for information about the program and eligibility requirements.

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Overview

Community Development Financial Institutions Fund: Three Programs

Community Development
Financial Institutions Fund
601 13th Street, NW
Suite 200 South
Washington, DC 20005
Telephone:
202-622-8662
Fax:
202-622-7754
Web site:
www.treas.gov/cdfi

The Community Development Financial Institutions Fund (CDFI Fund) was created in 1994 to expand the availability of credit, investment capital and financial services in distressed urban and rural communities. The CDFI Fund provides capital to institutions that serve distressed communities and low-income individuals. Its activities leverage private-sector investments from banks, foundations and other funding sources.

CDFI Fund initiatives that provide funding to microenterprise organizations are outlined below. Since the CDFI Fund's creation, more than $400 million in awards have been made to community development organizations and financial institutions.

Community Development Financial Institutions Program

The Community Development Financial Institutions Program (CDFI Program) uses limited federal resources to invest in and build the capacity of private, for-profit and non-profit financial institutions to provide capital and services to underserved people and communities. Institutions such as microenterprise loan funds, community development banks, credit unions, non-profit loan funds and venture capital funds may apply to the CDFI Fund for status as a CDFI. The CDFI Fund invests in CDFIs using flexible tools such as equity investments, loans, grants and deposits, depending upon market and institutional needs.

The CDFI Program has three separate components: Core, Intermediary, and Small and Emerging CDFI Assistance (SECA). The Core Component is the CDFI Fund's main program under which CDFIs, or entities proposing to become CDFIs, may apply for financial and technical assistance. The Intermediary Component is specifically for intermediaries that focus primarily on providing financial assistance to other CDFIs. The SECA Component was designed to build the capacity of CDFIs, or entities proposing to become CDFIs, that have significant potential for generating community development. The SECA Component allows all CDFIs to apply for technical assistance grants and those CDFIs that are small and emerging may apply for both technical assistance grants and limited amounts of financial assistance.

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CDFIs provide a range of financial products and services including mortgage financing for first-time home buyers, financing for needed community facilities, commercial loans and investments to start or expand small businesses, loans to rehabilitate rental housing, and financial services needed by low-income households and local businesses. CDFIs also provide technical assistance to small businesses and credit counseling to consumers. CDFIs currently serve rural and urban areas in 49 states and the District of Columbia, Puerto Rico and the Virgin Islands.

The applicant CDFI must submit a five-year business plan and demonstrate its ability to raise comparable non-federal matching funds. Each applicant is evaluated in a manner similar to a private investor determining the investment-worthiness of an institution. An applicant's ability to create community development impact and execute its Comprehensive Business Plan is part of the CDFI Fund's assessment of the applicant.

Eligible Applicants

Applications for funding under each component of the CDFI Program are accepted once a year. An applicant must be a non-governmental financing entity with community development as its primary mission, serve eligible target markets, provide development services and otherwise meet the requirements set out in 12 C.F.R. § 1805.200. Notices of Funds Availability for funding rounds are published in the *Federal Register*.

The CDFI Fund accepts applications for CDFI certification on a continuing basis. Eligibility requirements for certification are contained in 12 C.F.R. § 1805.201(b).

Bank Enterprise Award Program

The Bank Enterprise Award (BEA) Program recognizes the key role that traditional financial institutions play in facilitating community development. The program provides incentives for regulated banks and thrifts to invest in CDFIs and to increase their lending, investment and financial services in distressed communities. "Distressed communities" are those that meet minimum income and unemployment criteria under the regulations in effect at the time of application. The program supports the community reinvestment efforts of financial institutions.

The BEA Program seeks to encourage insured depository institutions to invest in CDFIs and to provide lending, investment and service activities aimed at revitalizing distressed urban and rural communities. The CDFI Fund makes awards to selected applicants that:

- invest in or otherwise support CDFIs;
- increase lending and investment activities within distressed communities; or
- increase certain services and assistance within distressed communities.

Activities eligible for awards include deposit liabilities in the form of savings or other demand or time accounts; financial and community services; and loans such as consumer, single-family, multi-family, commercial real estate, business, agricultural and related project investments.

Eligible Applicants

Eligible applicants are depository institutions insured by the Federal Deposit Insurance Corporation. Applications for Bank Enterprise Awards are accepted once a year. Notices of Funds Availability are published in the *Federal Register*.

Presidential Awards for Excellence in Microenterprise Development

At the direction of President Clinton, the CDFI Fund designed and implemented a non-monetary award program in 1996 to bring wider attention to the important role and the successes of domestic microenterprise development across America. The Presidential Awards program grew from a commitment of the United States at the United Nations Fourth World Conference on Women, held in Beijing, China, in September 1995.

The Presidential Awards reflect a national commitment to microenterprise development and to enhancing entrepreneurial opportunities for all Americans. By recognizing outstanding microenterprise development and support organizations, the Presidential Awards program advances an understanding of "best practices" in the field of microenterprise development.

Awards are made in the following categories designed to recognize the diverse activities, purposes and challenges that the microenterprise industry faces:

- Excellence in Providing Access to Capital
- Excellence in Developing Entrepreneurial Skills
- Excellence in Poverty Alleviation
- Excellence in Public or Private Support for Microenterprise Development
- Excellence in Program Innovation

Eligible Applicants

Microenterprise Development Organizations—those organizations whose primary purpose is microenterprise development—are eligible for an award in the following categories: Access to Capital, Developing Entrepreneurial Skills and Poverty Alleviation. Eligible applicants for the public or private support award are Microenterprise Support Organizations—entities that do not work directly with microentreprenuers as their principal activity, but support the efforts of Microenterprise Development Organizations through technical assistance, research and other activities.

Both Microenterprise Development Organizations and Microenterprise Support Organizations are eligible for the Program Innovation awards—floating awards that may be given to no more than two applicants in any one or more of the other award categories.

Applications for the Presidential Awards are accepted once a year. Notices Inviting Applications are published in the *Federal Register*.

Overview

Program for Investment in Microentrepreneurs

Office of Financial Assistance
Microenterprise Development Branch
409 3rd Street, SW
Washington, DC 20016
Telephone:
202-205-6490
Fax:
202-205-7722
Web site:
www.sba.gov

The Program for Investment in Microentrepreneurs (PRIME) was established in November 1999 under Title VII of the Gramm-Leach-Bliley Act and is administered by the United States Small Business Administration (SBA). PRIME provides grant funding to qualified organizations for:

- training and technical assistance to disadvantaged microentrepreneurs;
- capacity-building services to microenterprise development organizations that assist disadvantaged microentrepreneurs;
- research and development regarding best practices for training and technical assistance; and
- other activities deemed by the SBA administrator to be consistent with the purposes of the program.

Eligible Applicants

An organization is eligible to apply for funding under the PRIME Program if it is:

- a private nonprofit entity that seeks to serve microenterprise development organizations and programs (i.e., an intermediary);
- a nonprofit microenterprise development organization or an organization that has a demonstrated record of delivering microenterprise services to disadvantaged microentrepreneurs, and is accountable to a local community working in conjunction with a State or local government or Indian tribe; or
- an Indian tribe acting on its own, if the Indian tribe can certify that no microenterprise development organization or program exists within its jurisdiction.

The SBA will make periodic announcements in the *Federal Register* about the governing regulations, application instructions, and funds availability.

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Overview:

Microloan Program

Office of Financial Assistance
Microenterprise Development Branch
409 3rd Street, SW
Washington, DC 20016
Telephone:
202-205-6485
Fax:
202-205-7722
Web site:
www.sba.gov

The Microloan Program, originally enacted in October 1991, authorizes the United States Small Business Administration (SBA) to provide loan and grant funding to intermediary lenders and non-lending technical assistance providers. From the original 37 program participants in 1992, the program has grown to include more than 140 intermediaries and non-lending technical assistance providers. The Microloan Program assists women, low-income individuals, minorities, veteran entrepreneurs, business owners and other capable individuals to operate successful business concerns, and assists small business concerns in those areas suffering from a lack of credit due to an economic downturn.

Under the Intermediary Lender part of the Microloan Program, the SBA makes direct and guaranteed loans available to qualified intermediaries. They, in turn, provide small-scale loans, averaging $7,500 or less, to start-up, newly established or growing small business concerns for working capital, materials, supplies or equipment. Intermediary lenders are required to provide business-based technical assistance to microloan borrowers.

The SBA provides grants under the Non-lending Technical Assistance Provider program to eligible nonprofit entities that, together with non-federal matching funds, support intensive marketing, management and technical assistance to low-income clients seeking private sector micro-level financing for their businesses.

In addition, capacity-building funds are available to provide technical assistance to organizations acting as intermediary lenders or having the potential to do so.

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Eligible Applicants
An organization may apply for intermediary lender status if it:

- Is a private nonprofit community development corporation, a quasi-governmental economic development entity, or an agency of or a nonprofit entity established by a Native American tribal government;
- Has made and serviced short-term fixed rate loans of not more than $25,000 to newly established or growing small businesses for at least one year; and
- Has at least one year of experience providing technical assistance to its borrowers.

An organization may apply as a Non-lending Technical Assistance Provider if it is capable of providing technical assistance to small businesses and is not an SBA microlender.

A small business must apply directly to the intermediary lender serving its geographic location. A small business is eligible to apply for a microloan if it is a for-profit business that meets SBA-type of business requirements and size eligibility standards.

Overview:

Women's Business Center Program

Office of Women's Business Ownership
409 3rd Street, SW
Washington DC 20416
Telephone:
202-205-6673
Fax:
202-205-7287
Web site:
www.sba.gov/womeninbusiness

The United States Small Business Administration (SBA) offers grant funding to private nonprofit economic development organizations to provide financial management, general business management and marketing assistance to women-owned businesses. The SBA's network of 93 Women's Business Centers provides a wide range of services to women entrepreneurs at all levels of business development. Located in 46 states, the District of Columbia, Puerto Rico, American Samoa and the Virgin Islands, the centers provide long-term training and counseling to existing and potential women business owners, many of whom are socially and economically disadvantaged.

Women's Business Centers provide financial, management and marketing services and expertise to women starting or growing their businesses. Each organization offers services and training in accounting and government contracting. Technical assistance, financial counseling, business plan assistance and microlending information are also available.

The centers make a special effort to assist women on welfare become self-sufficient. Many administer programs and workshops in business ownership, other employment or a combination of the two. Some centers offer transportation and child care so women can attend training classes. A few offer classes in the local neighborhoods.

Each center tailors its programs to the needs of its constituency. Many centers have found that providing support services, such as domestic crisis counseling and life skills, makes the biggest difference in whether women remain enrolled in the training courses. Due to a lack of work experience, basic skills and problems must be addressed before business development. Other centers provide business development and support services at the same time.

All of the centers provide individual counseling and access to the SBA's programs and services. A number of centers are also intermediaries for the SBA's Microloan Program and the Loan Prequalification Program.

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Overview:

Online Women's Business Center

The United States Small Business Administration (SBA) provides grant funding for the Online Women's Business Center, a free interactive Web site. This Internet resource provides comprehensive training, counseling and information in English, Spanish and Russian, and will soon be available in French and Japanese.

The Web site *(www.onlinewbc.org)* features:

- Business information, including examples of principles and practices, reference guides, management tools and techniques, government procurement processes and opportunities, e-commerce, international trade and other business resources;
- Documentation on emerging and accomplished women entrepreneurs;
- Online mentoring, counseling and networking opportunities;
- Instructional programs through "chat" sessions among women from around the country;
- Late-breaking business news and statistics; and
- SBA services available to prospective women small-business owners.

E-mails can be sent through the Web site on any topic relating to women-owned business. The e-mails are forwarded to the appropriate local Women's Business Center for response. Each Women's Business Center is required to monitor and maintain updated information on its respective Internet site.

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Overview:

Community Affairs Program

Division of Consumer and Community Affairs
20th and C Streets, NW
Mail Stop 803
Washington, DC 20551
Telephone: 202-452-3378
Fax: 202-785-6032
Web site: www.federalreserve.gov/communityaffairs/national/

The Federal Reserve System's Community Affairs Program was established in 1981. The program provides ongoing outreach, educational and technical assistance services to help financial institutions, community-based organizations, government entities and the public understand and address financial services issues affecting low- and moderate-income persons and communities. The program's mission is to support the Federal Reserve System's economic growth objectives by promoting community development, and fair and impartial access to credit.

Community Affairs Offices (CAOs) are located at the Board and at each of the 12 Federal Reserve Banks. Each CAO establishes its own program and develops specific products and services to meet the informational needs in its regional market. These information products and services fall into three major areas:

- **Publications**
  The CAOs publish a variety of publications that highlight community reinvestment activities and cover topics such as fair lending, and small and micro business technical assistance.
- **Conferences, Training and Presentations**
  The CAOs sponsor and participate in a variety of public forums that provide information and guidance on Community Reinvestment Act-related requirements, and community investment and development opportunities.
- **Technical Assistance**
  The CAOs provide a wide range of technical information on community and economic development, including information on affordable housing development partnerships, and small and micro business lending.

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Overview:

Community Affairs Program

In 1990, the Federal Deposit Insurance Corporation ("FDIC") established a Community Affairs Program that promotes compliance with the Community Reinvestment Act (CRA) and the fair lending laws by FDIC-supervised institutions. The fair lending laws and regulations were designed to ensure access to credit by all sectors of communities, to prohibit discrimination in lending, and to promote fair lending practices. The FDIC's Community Affairs staff helps to ensure equal access to credit, works with lenders and the public to revitalize communities, and serves as intermediaries to further fair lending objectives.

The FDIC's Community Affairs staff are located in Washington, D.C. and in the agency's eight regional offices. Specifically, the staff:

- encourages financial institutions to help meet the needs of their communities, including low-and moderate-income neighborhoods and individuals, consistent with safe and sound operations
- meets regularly with bankers, community organizations, small businesses, and local government leaders to promote collaborations among public and private organizations,to identify local credit needs, and to develop strategies to meet those needs
- supports community and economic development initiatives, including microenterprise projects, through outreach and technical assistance initiatives.
- sponsors and conducts conferences and seminars to help educate bankers and consumers about the CRA and other fair lending laws and regulations
- serves as technical advisor to bank examiners on fair lending issues, and

FDIC promotes banks' compliance with fair lending laws, including the Community Reinvestment Act, through on-site examinations, community outreach, responses to complaints and inquiries, and other efforts.

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Overview

Federal Home Loan Bank System Programs

Program Assistance Division
1777 F Street, NW
Washington, DC 20006
Telephone:
202-408-2581
Fax:
202-408-2915
Web site:
www.fhfb.gov

The Federal Housing Finance Board has regulatory and supervisory oversight responsibility for the 12 Federal Home Loan Banks (FHLBanks). Among other duties, it ensures the safety and soundness of the Federal Home Loan Bank System (System), establishes policy for Community Investment Cash Advances programs and the Community Support Program, and oversees the FHLBanks' financial performance and operations.

Each of the 12 FHLBanks is a government-chartered, member-owned corporation. Members of the System are financial institutions (federal and state-chartered thrift institutions, commercial banks, credit unions and insurance companies) that purchase stock in the FHLBank in whose district they are chartered. Institutions join in order to access long-term advances/loans and to meet liquidity needs. As of March 31, 2000, the System's membership totaled 7,435. Other entities, such as state and local housing finance agencies, may join as associate members.

- **Community Lending Programs**
  The FHLBanks provide low-cost advances/loans (and, in some cases, grants) to members to support the Affordable Housing and Community Investment Cash Advance (CICA) programs. The Affordable Housing Program targets households with incomes below 80 percent of the area median. Targeted incomes in the CICA programs range from 80 to 115 percent of the area median income or another limit established by a FHLBank. CICAs may be used to provide assistance for small businesses; geographically defined beneficiaries (projects located in targeted geographical areas); and individual beneficiaries (projects in which at least 51 percent of the salaries created or retained are at or below the targeted level, or at least 51 percent of the families who benefit from or are provided services are at or below a targeted income level).

- **Community Investment Officers**
  Each FHLBank is required by statute to designate a Community Investment Officer to implement community lending and affordable housing advance programs. Through on-site visits, sponsorship of regional conferences and other means, the Community Investment Officers provide technical assistance and outreach to promote these programs, and help members of the System identify opportunities to expand financial and credit services in underserved neighborhoods and communities.

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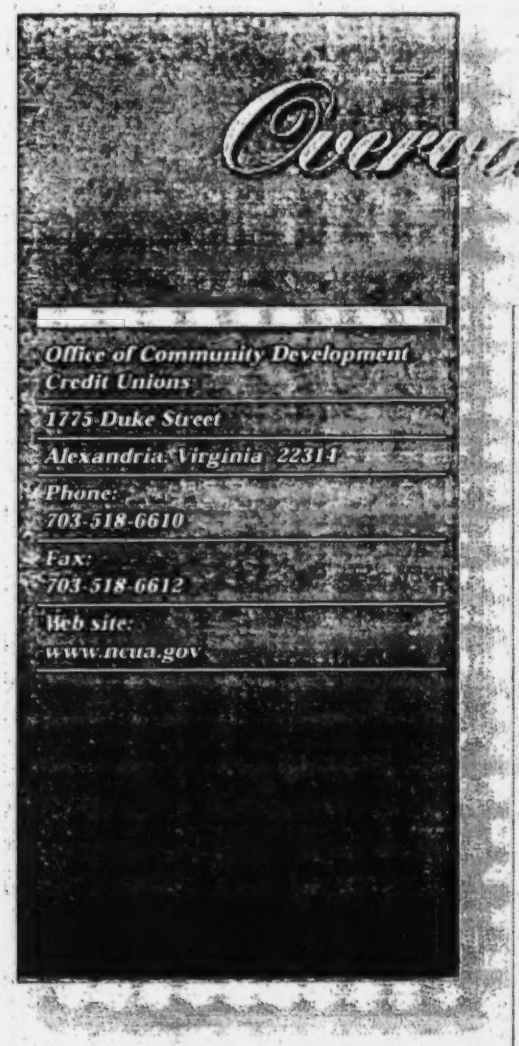

Overview:

Community Development Revolving Loan Fund for Credit Unions

The National Credit Union Administration (NCUA) created the Office of Community Development Credit Unions in early 1994 to provide assistance to community development credit unions designated as "low income." Federal credit unions that serve low-income groups and underserved areas may apply to NCUA for the "low-income" designation. Among other things, low-income credit unions may participate in special funding programs such as the Community Development Revolving Loan Fund for Credit Unions.

The Community Development Revolving Loan Fund (CDRLF) supports low-income credit union initiatives that stimulate economic development and community revitalization efforts—increased income, education, home and business ownership and employment opportunities. The CDRLF makes reduced rate loans and provides technical assistance grants so the participating credit union may provide needed financial services and help stimulate the economy in the communities they serve. The NCUA's policy is to revolve low-interest loans to qualifying credit unions as often as practical in order to gain maximum impact on as many participating credit unions as possible.

During 1999, the CDRLF granted nine loans totaling $1.9 million. Sixty-nine loans totaling $7.5 million were outstanding at year-end. Also in 1999, the technical assistance grants program, financed with earnings from the CDRLF, provided operational funding for organizational and staff development, marketing, audits and purchase of equipment. CDRLF approved 103 grants totaling $343,500.

Eligible Applicants

A credit union must have a current low-income designation to participate in the CDRLF. The National Credit Union Administration annually publishes measurement standards to be used in awarding the "low-income designation" to credit unions.

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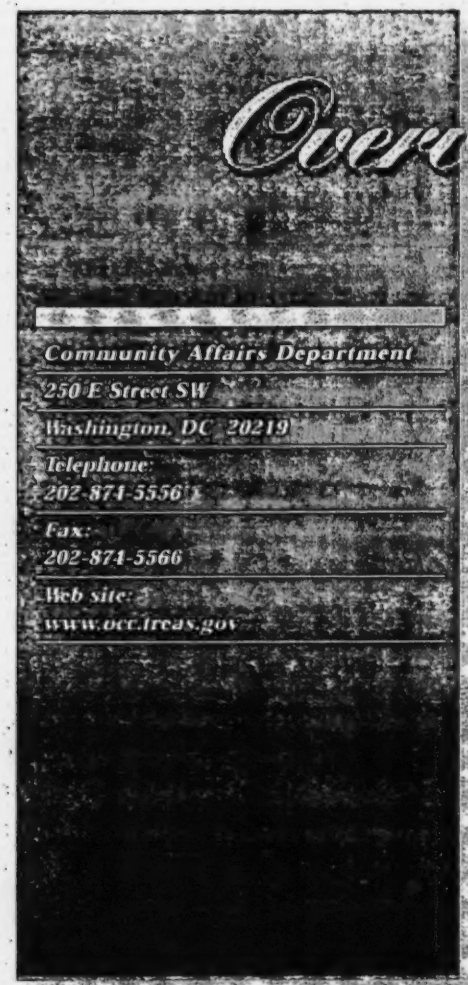
Overview:

Community Affairs Program



The Office of the Comptroller of the Currency (OCC) charters, regulates and examines approximately 2,500 national banks and 66 federal branches and agencies of foreign banks in the United States, accounting for 58 percent of the nation's banking assets. The mission of the OCC, established in 1863 as a bureau of the Department of the Treasury, is to ensure a safe, sound and competitive national banking system.

The OCC's Community Affairs department encourages national banks to be leaders in providing credit, investments and financial services, including microenterprise development. Its staff assists consumers, particularly in economically disadvantaged communities, to achieve broader access to financial services, and works with bankers and their community development partners to promote community economic development by:

- Establishing working relationships and facilitating partnerships among banks, community development corporations, other community development intermediaries and the OCC;
- Encouraging bank investment, lending and services for low- and moderate-income persons and small businesses, including microenterprises;
- Advising national banks; community development organizations; local, state and federal governments; and bank examiners on bank compliance with the Community Reinvestment Act and the expansion of access to credit and capital; and
- Providing training and technical assistance on economic and community development lending and investing, financing affordable housing development, and supporting small businesses with start-up and expansion finance and working capital.

The OCC supports the banks' efforts in the microenterprise arena by providing technical assistance to community development intermediaries that promote microenterprise development. The Community Affairs programs provide outreach, educational and technical assistance to national banks on, community development opportunities, issues and partnerships. The OCC also sponsors or co-sponsors regional and national forums and workshops on small business development that help to promote opportunities such as microenterprise development.

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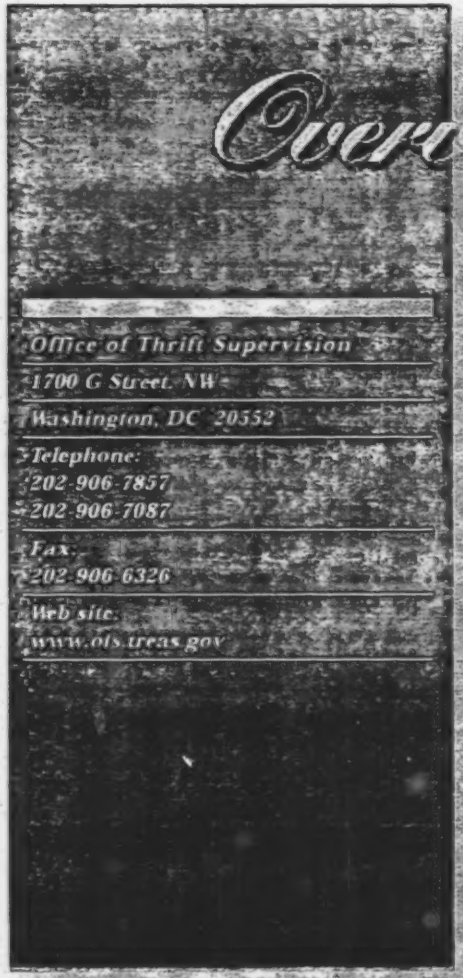

Overview:

Community Affairs Program

The Office of Thrift Supervision (OTS) is the primary regulator of all federal and many state-chartered thrift institutions, which include savings banks and savings and loan associations. The OTS was established as a bureau of the Department of the Treasury on August 9, 1989. The OTS has five regional offices located in Jersey City, Atlanta, Chicago, Dallas and San Francisco. Its expenses are funded entirely through assessments and fees levied on the institutions it regulates.

In 1993, the OTS' Community Affairs Program was created to support the thrift industry in helping to meet the credit and financial services needs of the thrifts' communities, particularly those with areas and individuals in greatest need. The program's mission is to actively assist the thrift industry's efforts to meet its obligations under the Community Reinvestment Act, and to provide safe and sound loans, investments and financial services for low- and moderate-income individuals and communities and other areas of greatest need. Community Affairs offices are located in Washington, D.C., and each of its five regional offices.

The OTS supports the efforts of its regulated financial institutions in the mircroenterprise arena through financial and technical assistance to intermediaries that promote microenterprise development. Primarily through the Community Affairs Program, the OTS provides outreach, educational and technical assistance to its regulated financial institutions on community development opportunities, program issues and possible partners. The OTS sponsors regional forums and workshops for local thrift institutions to promote opportunities to build partnerships and support community development initiatives such as microenterprise development.

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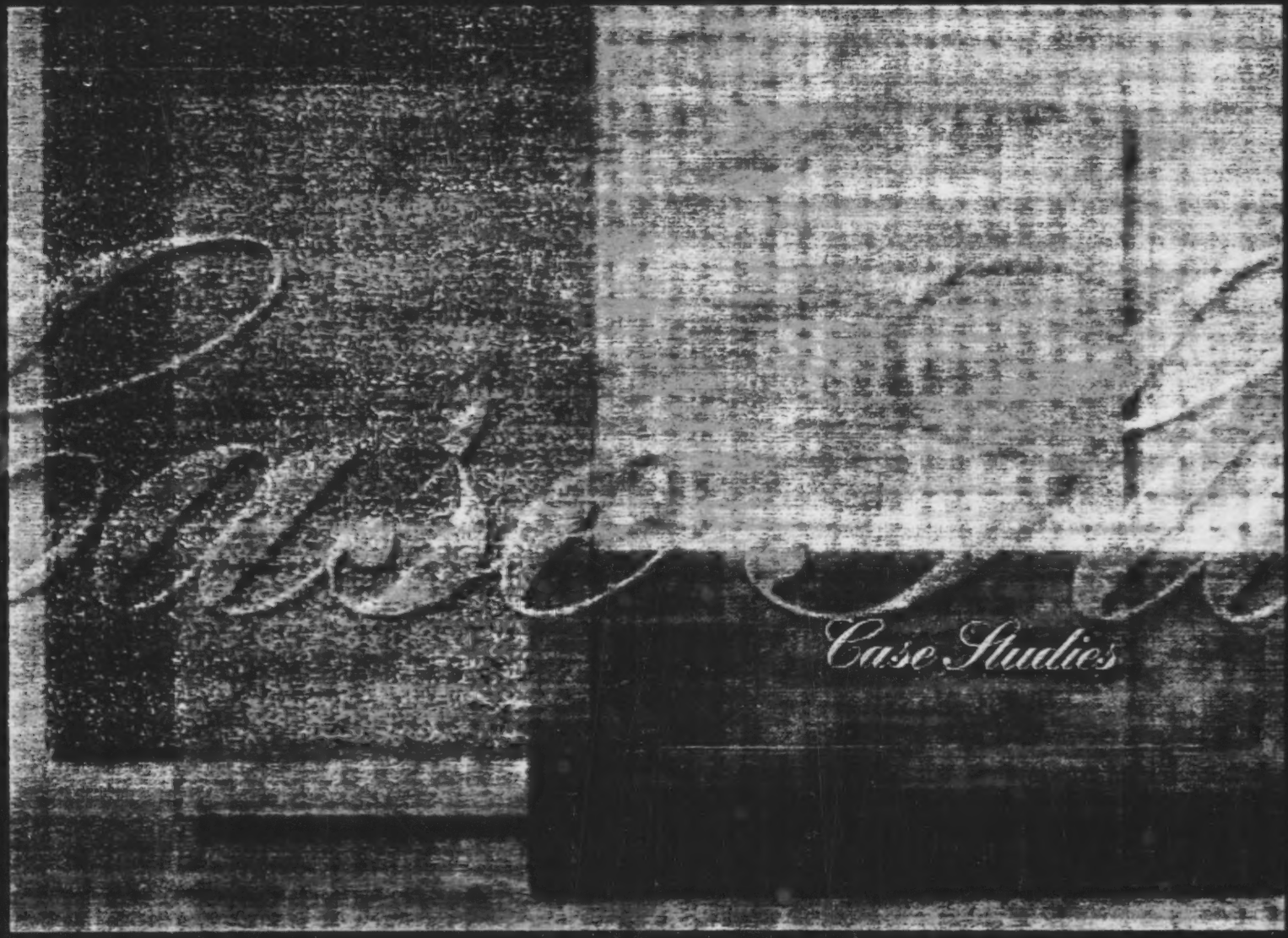

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Case Study:

Community Development Revolving Loan Fund Program

Featuring:

Bethex Federal Credit Union

20 East 179th Street
Bronx, New York 10453

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718-299-9100

Fax:
718-294-4950

Web site:
www.bethexfcu.org

The Community Development Revolving Loan Fund (Fund) is a source for below-market rate loans and technical assistance grants to low-income designated credit unions. The loans and technical assistance grants are used to improve credit union operations and service to members.

The Office of Community Development Credit Unions was created in 1994 to administer programs designed to establish, strengthen and improve the operations of small and low-income designated credit unions. To secure the "low-income" designation, a credit union must meet the definition in Section 701.34 of the National Credit Union Administration Rules and Regulations. The section requires documentation that a majority of the credit union's member-households earn less than 80 percent of the national median household income.

Community development credit unions primarily serve residents of distressed and financially underserved areas. Their mission is to empower their members by teaching them principles of money management and saving. This, in turn, helps spur economic development and revitalization of the local communities.

The Office of Community Development Credit Unions administers the Community Development Revolving Loan Fund. The Fund provides reduced-rate loans and technical assistance grants to low-income credit unions to assist them in delivering financial services to their members.

The Bethex Federal Credit Union (Bethex), located in Bronx, New York, has approximately $5 million in assets.* The Fund has made two below-market rate loans to Bethex totaling $320,000. The loan proceeds provide funds for the credit union's small business lending and gives Bethex (and other low-income credit unions) the ability to lend to members who may not otherwise qualify for a conventional loan.

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An article in the April 15, 1999, edition of *The Bronx Times* highlighted Bethex's role in community development. The story illustrated how funds from the Community Development Revolving Loan Fund benefited Bethex member Kimberly Arrington and helped her on the road to owning her own business.

Just over five years ago, Ms. Arrington—a single mother of three—was struggling to get by on public assistance. Today, she is the proud owner of Kimberly's Unisex Salon at 749 East 187th Street in the Bronx. According to Ms. Arrington, commercial banks were not interested in underwriting her loan. Her big break came when she visited South Bronx Overall Economic Development Corporation (SOBRO) and was referred to Bethex.

Bethex advised Ms. Arrington during the business loan application process, assisted her in gathering all the necessary financial information, and even lent a hand in purchasing furniture for her salon. She attended a basic business-training course through the Entrepreneurial Assistance Program at SOBRO, courtesy of Bethex.

Bethex has worked closely with Ms. Arrington from the very beginning. Even after Bethex approved her business loan, its support and encouragement continued. Ms. Arrington has now been in business for over a year. When her business hit a seasonal slump, Bethex provided a business loan consultant. The consultant services, made possible by a grant from Citicorp Foundation, helped Ms. Arrington reorganize her books, review her marketing and organizational structure, revise certain business strategies and work out miscellaneous financial issues.

Bethex is fortunate to have the on-site volunteer services of an AmeriCorps*VISTA program member, who assists loan recipients from business start-up to day-to-day support. The AmeriCorps*VISTA member serves as a liaison between the credit union and the microentrepreneur. Working as a team with the credit union's business loan consultant, the AmeriCorps*VISTA member provides valuable input to the financial side of the project. Since small business support is a primary focus of the AmeriCorps*VISTA member's service at Bethex, the member can devote the hours and energy necessary supporting the microentrepreneur.

Ms. Arrington is the first in her family to own a business. After a year in operation, she now has three employees—an indication of her success. "Bethex really helped make my dream come true," she said.

Results

Bethex began focusing on small business development in its community around 1989. At that time, the credit union had under $1 million in assets and received few grants. Its first small business loan of $2,000 went to a woman who invested in a hot dog wagon. Through hard work and cooperation between the credit union and its members—made possible by a unique blend of federal funds, AmeriCorps*VISTA volunteers and private grants—Bethex has developed a program that benefits all concerned. Through funds made available by the Community Development Revolving Loan Fund, Bethex has been able to build a successful, inclusive program aimed at potential microentrepreneurs.

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Key Players and Their Contributions

Bethex Federal Credit Union
The Bethex Federal Credit Union—a community-based financial cooperative—is a non-profit organization whose mission is to serve the needs of its members. Like a bank, the credit union offers its members many financial services such as savings accounts, checking accounts, credit cards and multiple loan products. Through its emphasis on microenterprise, Bethex helps build a stable community by lending money and providing technical assistance to microentrepreneurs. Members and employees are actively encouraged to patronize the microentrepreneurs—this emphasis provides additional incentive and support.

South Bronx Overall Economic Development Corporation (SOBRO)
The South Bronx Overall Economic Development Corporation (SOBRO) is a non-profit, grant-supported community development, job education and training firm. It was founded on the belief that the problems of abandonment and poverty in the South Bronx must be addressed by providing job skills and bringing business—and, therefore, jobs—back to the community. SOBRO provides technical, financing and consulting assistance to local companies. Its workshops, seminars and small business training are a cornerstone of microenterprise development in the Bronx.

AmeriCorps*VISTA
AmeriCorps*VISTA members volunteer to work in disadvantaged communities full-time for one year. Members are assigned to local public and private non-profit organizations and work toward meeting community needs determined by the community.

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Funding: Sources and Uses

National Credit Union Administration
Congress established the Community Development Revolving Loan Fund in 1979 through a $6 million appropriation aimed at stimulating economic development in low-income communities. In 1986, the National Credit Union Administration (NCUA) was charged with sole administration of the Fund. The NCUA Board adopted amendments to Part 705 of NCUA Rules and Regulations on September 16, 1987, and began making loans/deposits to participating credit unions in 1990. Since that time, the revolving loan fund has generated nearly $22 million in loans. Congress recently appropriated an additional $4 million to the Fund, raising its assets to nearly $12 million.

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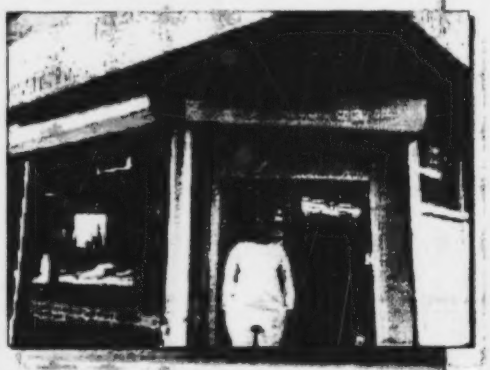
AmeriCorps*VISTA
AmeriCorps*VISTA has been meeting the needs of low-income communities since 1965, when President Lyndon B. Johnson established it as "Volunteers in Service to America" (VISTA). VISTA became part of AmeriCorps in 1993. The Corporation for National Service (located at 1201 New York Avenue, NW, Washington, D.C. 20525) oversees the AmeriCorps*VISTA program, which is Congressionally funded through the Domestic Volunteer Service Act *(42 U.S.C. § 4950 et. seq.)*.

Citigroup Foundation
A grant from Citigroup Foundation provides the funds for a business loan consultant to assist microentrepreneurs on an individual, as-needed basis. Available support includes marketing and organizational assistance.

Special Considerations

Through a hands-on approach aimed at building the business strengths of its members, Bethex has guided Ms. Arrington and other microentrepreneurs toward reaching their goals. Bethex is a relatively small credit union, yet it is able to successfully participate in the growth and development of the community it serves. Marketing and outreach activities are crucial in this effort. Above all, Bethex has the desire and determination to find a way to effectively service its loan applicants.



Kimberly Arrington proudly stands in front of her salon.

Case Study:

Capital Works™

Featuring:
Capital Works™

YWCA of New Castle County
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Wilmington, Delaware 19801
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Web site:
www.microbusinesschamber.com

Capital Works provides microenterprenuers across Delaware access to capital and developmental training.

Background and Overview

Capital Works is a replica of Working Capital, the largest microloan program in the United States and the 1997 recipient of the first Presidential Award for Excellence in Microenterprise Development.

With Working Capital as a model, the YWCA of New Castle County, Delaware, and the First State Community Loan Fund partnered in 1994 to serve the needs of small community-based businesses in the state. Through the partnership, Capital Works was born. Capital Works provides loans to a wide spectrum of microentrepreneurs including caterers, day care centers, seamstresses, screen printers and computer specialists. It also supports home businesses, storefront businesses and street vendors.

When it began, Capital Works was supported by grants from Delaware's Economic Development Office and the United States Department of Agriculture, with the state of Delaware providing the core funding. A grant from the Rural Business-Cooperative Service of the United States Department of Agriculture allowed Capital Works to expand from northern Delaware through the rest of the state. Capital Works has also solicited volunteer contributions from local banks, which give needed support for program operations.

Microentrepreneurs can take advantage of Capital Works' opportunities through two different lending programs: Team Success and Owner Option.

Any self-employed business owner can apply to participate in the Team Success Loan Program. For most participants, a Team Success loan is their first business loan. Team Success loans help self-employed entrepreneurs with

Starr Hargraves (right) proudly shows her new office to Brenda Whitehurst of Capital Works.

limited financial resources build a credit history, expand their business network, obtain loans and increase business-related skills.

As the name implies, Team Success is a peer-based microenterprise-lending program in which business owners work in teams of 3 to 10 members. Each team, self-selected and self-directed, acts as a support group, a lending committee and a networking vehicle. It elects its own officers, develops by-laws, and meets regularly to share insights, talents, skills and experiences.

The program is structured to inspire both individual and group achievement. Members have access to loans of $500 to $6,000 in set increments. Among other things, a participant must successfully complete successive business-training modules—with topics ranging from basic business recordkeeping to accounting analysis—to satisfy the loan requirements at each level.

The individual's success is tied to the group. Each group member's ability to borrow is frozen if one member falls behind on loan payments. The group support helps ensure that loan payments are made timely. Moreover, through shared responsibility and mutual support, Team Success members build their businesses through access to additional capital, and enhance their credit standing by making regular loan payments.

The Owner Option Loan Program is designed to increase economic opportunity to more established microbusinesses in Delaware. Microentrepreneurs may borrow from $1,500 to $10,000, depending on their ability to meet the lending criteria. A Capital Works staff member conducts an assessment of the business and a site visit; an acceptable credit history and collateral are required. A loan committee of senior YWCA and First State Community Loan Fund staff reviews the loan application. In the Owner Option program, microentrepreneurs receive an incentive (a discount on their loans' annual percentage rates) to participate in the programs of the MicroBusiness Chamber of Commerce, the YWCA's sister microenterprise initiative. Capital Works operates in conjunction with the MicroBusiness Chamber of Commerce to offer networking events, educational seminars, Internet training and marketing assistance.

"Starrlite Travel & Tour" is one of many Capital Works success stories in rural southern Delaware. After working in a travel agency for about eight years, Starr Hargraves recognized a void in the market for travel and tour services in her area—and decided she could fill it. After hearing about Capital Works, Starr attended an informational meeting in January 1999. There she met two other hopeful microentrepreneurs, and they formed a loan group. After she completed the program's group development phase in March 1999, Starr received her first loan, quit her job and opened her own office.

During its first year, Starrlite Travel & Tour grossed sales exceeding $40,000. Starr has hired full- and part-time employees, and is purchasing her own 21-seat motor coach for tours. She continues to participate in Capital Works and has advanced three steps on the loan-eligibility ladder.

Starr attributes her success to her spiritual relationship, her family and Capital Works. Interaction with other Capital Works members gives Starr the support she needs in marketing and building a customer base. Her first brochure is being developed and printed by a fellow Capital Works member. Starr says, "It just keeps getting better and better."

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"It just keeps getting better and better..."

Stan Bergmann

The combination of Capital Works and the MicroBusiness Chamber of Commerce at the YWCA represents an innovative model for microenterprise development. The availability of both group and individual microloans designed to meet the immediate financial needs of businesses, coupled with access to market strategy, presents a unique microloan strategy. Supported by business growth through training, technical assistance, procurement and links to the larger business community, these programs have become a national model of excellence and a mainstay for Delaware-based microbusinesses.

Results

In 1998, the Delaware Economic Development Office surveyed 100 businesses participating in Capital Works to determine whether the program was having a positive impact on business operations. The survey focused on issues and challenges reported by participants when they joined the program. According to the survey results:

- 96% reported better access to business funding;
- 94% reported the ability to develop a sound business plan;
- 85% reported increased access to outside business resources;
- 85% reported a greater ability to find other businesses to address common challenges or to pursue joint opportunities;
- 71% reported better access to supplies and equipment;
- 70% indicated increased traffic to their business;
- 70% indicated an average monthly sales increase of $1,250 or more; and
- 40% increased their line of products/services.

Key Players and Their Contributions

YWCA of New Castle County, Delaware

The YWCA manages and operates the Capital Works program, and is the starting point for program participants. The agency works in the community, recruits program participants and volunteers, provides training sessions and facilitates Team Success loan groups.

Capital Works works closely with the YWCA's other microenterprise initiative, the MicroBusiness Chamber of Commerce *(www.microbusinesschamber.com)*.

Starr books another tour.

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This is a collaborative effort among the YWCA of New Castle County, the U.S. Small Business Administration's Office of Women's Business Ownership and the Delaware State Chamber of Commerce. The MicroBusiness Chamber of Commerce is designed to provide services to microbusinesses with five or fewer employees. In addition to the educational and networking opportunities, members enjoy access to membership benefits of the State Chamber of Commerce and the YWCA.

The First State Community Loan Fund

The First State Community Loan Fund is a not-for-profit community development financial institution that specializes in supporting small businesses, microenterprises and affordable housing in the state of Delaware. It provides funding for the Capital Works loan programs and furnishes all administrative support for outstanding loans.

Funding: Sources and Uses

The Rural Development, Rural Business-Cooperative Service of the United States Department of Agriculture plays a vital role in supporting Capital Works and similar microenterprise programs throughout the country. Its Rural Business Enterprise Grant Program assists non-profit corporations, public bodies and federally recognized Indian tribal groups to develop small and emerging business enterprises. Grant funds provide technical assistance and are used to establish revolving loan programs to small, emerging or home-based businesses that are typically under-served and lack sufficient access to capital for their business needs.

Funding from federal, state and local sources is used for all aspects of Capital Works' operations including staffing, administrative support, program supplies and materials. Capital Works receives a Rural Business Enterprise Grant from the United States Department of Agriculture, and a grant from the Economic Development Administration, United States Department of Commerce. Annual funds on the state level designated for microenterprice development are allocated from the Delaware Economic Development Office.

At the local level, Bank of America and PNC Bank donate office space and equipment for Capital Works in Kent County and Sussex County, respectively. The majority of area banks are solicited annually for contributions. In 1999, the following financial institutions made donations ranging from $5,000 to $35,000:

- Banker's Trust Delaware
- Chase Manhattan Bank
- First Omni Bank
- Greenwood Trust
- Morgan Guaranty Trust
- PNC Bank
- Traveler's Bank
- Wilmington Savings Fund Society, FSB

Special Considerations

Capital Works attributes its success across Delaware to two main factors: the unique services provided to microenterprises, and the strong collaborative efforts of the MicroBusiness Chamber of Commerce and its partners. With the powerful combination of Capital Works and the MicroBusiness Chamber of Commerce, microbusinesses have an array of resources at their fingertips to help them succeed. No matter what a business's stage of growth or development, it can become even more successful through programs offered by the YWCA.

Case Study:

The Cooperative Business Assistance Corporation Microloan Program

Featuring:

Cooperative Business Assistance Corporation
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Camden, New Jersey 08102
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Web site: www.hometown.aol.com/cbac2000/page/index.htm

The Cooperative Business Assistance Corporation is a private nonprofit organization that provides business financing and creates jobs in the South New Jersey region.

Background and Overview

The Economic Development Administration's Revolving Loan Fund provides economically distressed communities with a flexible and continuing source of capital. Coupled with other economic development tools, the program contributes to long-term economic stability and growth in the communities it serves. Grants to capitalize or recapitalize a Revolving Loan Fund are awarded to local governments, regional development organizations and states. Revolving Loan Fund financing is expected to be strategically targeted to those industrial sectors, businesses and investments that, individually and collectively over time, will increase the competitiveness of local industries and individual businesses and strengthen the economic base.

The Cooperative Business Assistance Corporation (CBAC) in Camden, New Jersey, is a certified Community Development Financial Institution providing market or below-market rate business loans and technical assistance to small businesses located in or moving into the South Jersey region, primarily Camden, Gloucester and Atlantic Counties. The CBAC also encourages private investment in the city of Camden by leveraging public funds with private funds it obtains through loan participations with partner banks in the area.

Elizabeth Santana and her husband, Salin, with their display of delicious baked goods.

The CBAC began offering microloans in 1993 with funding from the Economic Development Administration. The portfolio has grown to over $800,000. The corporation recently employed an accounting assistant to oversee the bookkeeping and financial accounting of its microloan borrowers, which helps the businesses become more successful and prevents possible loan losses to the revolving loan fund. The CBAC can now be more proactive and identify potential accounting problems before they negatively impact the microbusinesses.

The CBAC offers six different loan products to meet the needs of urban businesses located primarily in Camden, New Jersey. Its microloan programs are especially suited to small start-up or smaller businesses with financing requirements up to $30,000.

Santana's Bakery, located in a small shop on River Road in Camden, is one of many microloan fund success stories. The bakery's owner, Elizabeth Santana, began working with the CBAC in the fall of 1998. Her first $10,000 microloan purchased baking equipment and furnished working capital to start her Hispanic bakery. After six months of increasing sales, Ms. Santana received a second loan of $8,000 to buy a larger oven for the bakery.

Over the first two years, the business's annual sales grew from $70,000 to $152,000. In spring 2000, Ms. Santana began expanding her business again. Her goal is to boost sales yet again by selling bread to stores and restaurants wholesale. Already she has 12 daily stops for her products. Ms. Santana is guided by the training and marketing support she has received through the CBAC's assistance. She has calculated that "578 loaves is breakeven for the new wholesale store." Ms. Santana's success is also benefiting others. With bakery sales increasing, Ms. Santana found she needed more help. The bakery now has four employees, and is off to an ambitious start.

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Results

Since the inception of the CBAC's microloan program, the corporation has funded 79 microloans, totaling over $1 million, with capital from the Economic Development Administration and additional matching funds. The CBAC's current microloan portfolio contains 42 loans valued at over $400,000. To date, 85 percent of the microloan borrowers are still in business, and 69 percent of the microloans have been made to minority- and women-owned businesses.

Key Players and Their Contributions

The Cooperative Business Assistance Corporation partners with seven area banks that provide additional loan capital, make contributions toward meeting administrative expenses and promote private investment through loan participations. Bank employees serve on the CBAC's Board. The partner banks are Commerce, First Union National, Summit, Hudson, Sun National, Mellon, and PNC.

The corporation also provides access to technical, accounting and marketing support for its business borrowers through the services of the Latin American Economic Development Association, New Jersey Economic Development Authority, Empowerment Zone Business Services, and Regional Small Business Development Corporation. The CBAC works in partnership with these organizations in teaching and mentoring entrepreneurs, developing business plans and obtaining funding for the businesses.

Funding: Sources and Uses

In addition to the funds provided by the Economic Development Administration of the United States Department of Commerce, the Cooperative Business Assistance Corporation receives additional funding for its microloan and other loan pools from various organizations and foundations, including the:

- United States Department of Housing and Urban Development
- United States Small Business Administration
- United States Department of Treasury
- New Jersey Fund for Community Economic Development, and
- New Jersey Urban Enterprise Zone Authority.

Special Considerations

Santana's Bakery's success is representative of many clients of the Cooperative Business Assistance Corporation. Elizabeth Santana has been able to move from working for others to supporting herself, and employing others, in a very short time.

Many microloan clients are, however, unable to support themselves on start-up business revenues until their fourth or fifth year of operation. Some CBAC clients choose to operate part-time businesses for the life of the loan, and beyond. Others, like Ms. Santana, find they are able to be self-supporting very quickly and are natural entrepreneurs.

Salin Santana's talents as a baker contribute to the bakery's success.

Case Study:

Coastal Enterprises, Inc. Refugee Microenterprise Programs

Featuring:
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207-882-7552
Fax:
207-882-7308
Web site:
www.ceimaine.org

To assist refugees in becoming economically self-sufficient through self-employment and to help refugee communities in developing employment opportunities and capital resources by providing business training, technical assistance and credit access.

Background and Overview

The Office of Refugee Resettlement (ORR) began supporting microenterprise programs for refugees in 1991. The office provides grants to mutual assistance associations, voluntary resettlement agencies, microenterprise organizations, other community-based organizations and state governments. Most of the refugees serviced by the program have limited English language proficiency, little or no established credit, few if any assets, and little or no American business experience. The program has assisted over 800 microbusinesses, more than 600 of which are newly established businesses. More than 4,000 refugees have gained entrepreneurial skills and knowledge through the program.

ORR also provides a grant to the Institute for Social and Economic Development (ISED), which helps organizations that receive ORR microenterprise grants to maximize their program performance. It works with organizations on program design, effective linkages with the refugee community, and organizational issues through site visits to the agencies, and telephone and e-mail consultation. ISED also facilitates shared learning among the grantee agencies in semiannual workshops and computer linkages via a listserv.

Coastal Enterprises, Inc. (CEI) is a private, non-profit community development corporation and community development financial institution located in Maine. Throughout the state, CEI provides financing and technical assistance in developing medium, small and microenterprises; community facilities, such as child care; and affordable housing. In 1991, CEI received its first funding from ORR for the New Americans Microenterprise (NAME) Project.

Mahfuz Fulli works hard to keep all his accounts in order.

Project NAME was a collaborative effort involving CEI, Catholic Charities Maine Refugee Resettlement Program, Portland Adult Community Education, and Maine Centers for Women, Work and Community. Program services included classroom training, one-on-one technical assistance and access to credit through CEI and other sources.

CEI continues to assist the refugee community in the greater Portland area through its current program, StartSmart, which operates in partnership with Catholic Charities Maine Refugee and Immigration Services and Casco Bay Partnership for Workplace Education. Like Project NAME, StartSmart promotes the economic self-sufficiency of refugees with literacy-sensitive group training in business plan development and business management. Individual business counseling is also offered to address specific issues. Support for new microentrepreneurs does not end with the completion of their initial business training. StartSmart staff work diligently to develop long-term relationships with clients by providing ongoing support, training and access to capital and loans.

Since 1991, 164 refugees from over 20 countries have received business training and technical assistance through CEI, resulting in the start-up, strengthening or expansion of 35 businesses. Seven refugee-owned businesses have received nine loans totaling $42,950.

The experience of one young Ethiopian refugee illustrates the impact of this type of project. Mahfuz Fulli approached CEI in 1992 with two business ideas. He participated in business training and learned to assess the feasibility, viability, risks and rewards of his business ideas. Based on this assessment, he decided to open a commercial cleaning business. At the business-training graduation, he was introduced to a member of the Project NAME Advisory Committee who had a residential cleaning business and offered him support. She became his mentor and helped him develop industry-specific expertise. She also introduced him to the owner of a commercial cleaning business, whom Mahfuz was able to "job shadow" for three months learning through experience how to run a cleaning business.

Mahfuz started his business on a part-time basis while continuing his employment. Working with borrowed equipment, he reached a level of $18,000 in sales per year. It became apparent that he would need to acquire his own equipment if his business was to expand. In 1993, he applied to CEI for a $6,500 loan. He had a good plan for making the transition from a part-time to a full-time business. However, he had no credit history and inadequate collateral. CEI granted the loan. The business continued to grow, and in July 1996 Mahfuz received a second loan of $15,000 to finance his business expansion. In the intervening period, he successfully made the transition to a full-time business, which became his sole source of support. He created one part-time and two full-time jobs for members of his community. He also obtained a mortgage from a local financial institution to finance the purchase of a house, brought over his fiancé from his native Ethiopia and started a family.

With hard work and substantial support from CEI, Mahfuz was able to grow his business. He built its internal capacity, while increasing the scale and complexity of contracts and maintaining a competitive advantage by offering quality services at a reasonable price. His business continues to flourish. He is an active member of the business community and remains both a participant and supporter in CEI's refugee microenterprise program.

Results

With support from the Office of Refugee Resettlement, CEI has translated its experience in providing microenterprise development services into a program targeted to refugees. CEI continues to provide assistance to refugees interested in microenterprise as a path to economic self-sufficiency. In addition, CEI has been able to leverage ORR support with private funds and to expand its services to the immigrant community.

Key Players and Their Contributions

Coastal Enterprises, Inc.
Coastal Enterprises, Inc. is a private, non-profit community development corporation. Its primary activity is providing financing and technical assistance to small businesses that offer income, employment and ownership opportunities to low-income people in Maine. CEI has been actively involved in microenterprise development since the mid-1980's; it has provided training and technical assistance to 10,000 new and existing entrepreneurs and provided roughly $7 million in loans to more than 500 microbusinesses. CEI is the lead agency in coordinating the work of collaborating organizations, and providing training, technical assistance and access to business financing.

Catholic Charities Maine Refugee and Immigration Services
Catholic Charities Maine Refugee and Immigration Services (RIS) (formerly Refugee Resettlement Program) is the resettlement agency in Maine and serves approximately 200 newly arrived refugees each year. RIS provides support in outreach and recruitment, case management, interpreter services, consultation in cultural issues and critical linkages to employment opportunities for individuals who choose not to pursue self-employment.

Casco Bay Partnership for Workplace Education
Casco Bay Partnership for Workplace Education (CBP) is a regional resource for participatory, learner-centered workplace education. CBP has expertise in adult education, including working with students who are linguistically and culturally diverse. CBP provides assistance in ensuring that training and project materials are culturally sensitive and linguistically appropriate to the population it serves.

Institute for Social and Economic Development
The Institute for Social and Economic Development (ISED) consults with the CEI refugee microenterprise program. During annual site visits, ISED staff members speak with refugee clients and meet with the project team to discuss implementation progress and issues, provide insights, and share the approaches various other grantee agencies are using to address problems that CEI is facing. CEI project team members attend the semi-annual ORR microenterprise grantee workshops. The team has access to other microenterprise programs via the grantee listserv and to ISED consultation services via telephone and e-mail.

Maine Centers for Women, Work and Community
Maine Centers for Women, Work and Community provides a range of employment and career development services. It created a model curriculum for an intensive business planning training program that was used as the basis for the training provided in Project NAME.

Portland Adult Community Education
Portland Adult Community Education (PACE) offers a wide range of vocational and educational training to adults throughout the greater Portland area. PACE provides vocational education for refugee and immigrant populations and offers classes in "English as a Second Language."

Funding: Sources and Users

Office of Refugee Resettlement
The Office of Refugee Resettlement is authorized under the Immigration and Nationality Act to award grants; contract with public and private, non-profit agencies to help refugees obtain the skills necessary to reach economic self-sufficiency; and make loans for the purpose of carrying out its responsibilities.

Funding from ORR covers the cost of training and technical assistance. It was also the source of capital for loan funds in CEI's refugee microenterprise programs.

Special Considerations

By providing funding for microenterprise development targeted specifically to refugees over the past nine years, ORR has achieved several goals: It has opened opportunities for refugees to become economically self-sufficient. It has leveraged additional funds from local banks and other funding and business financing sources. It has also encouraged the entire microenterprise industry in the United States to recognize the refugee segment of the population, stimulating significant activity beyond its funding.

Case Study:

Working Smart

Featuring:
Metropolitan Development and Housing Agency
701 South 6th Street
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Web site: www.nashville.org/mdha

The city of Nashville seeks to assist residents of the Nashville Enterprise Community, particularly residents of public housing, in achieving economic self-sufficiency by providing training opportunities and other related services that pertain to small business and microenterprise development. The Nashville Enterprise Community is comprised of several census tracts in South Nashville, designated by the United States Department of Housing and Urban Development in 1994 for economic and community development.

Background and Overview

The signature piece of the Nashville Enterprise Community's economic development strategy was the construction of an economic development center—the Southside Enterprise Center (Center). It was built within the Nashville Enterprise Community and houses a variety of economic development and community services programs. Housing the Center's services in a neighborhood facility allows more efficient service delivery and coordination, and is more convenient for Enterprise Community residents. Through the Nashville Enterprise Community Program, funds are channeled for economic development in low- and moderate-income neighborhoods.

The Center opened its doors the first week of August 1996, and is fully leased to non-profit organizations, government agencies and several microenterprises. A variety of job-related services is available at the Center. For example, residents can participate in a life skills/personal development training course, enter a job or entrepreneurial training program, and receive placement assistance.

One of the more successful programs operating out of the Center is the Metropolitan Development and Housing Agency's "Working Smart" program. Working Smart outfits people with skills, technical help and money to start a micro-business through an eight-week entrepreneurial training program offering classroom training in topics ranging from accounting and taxes to sales. Training focuses on both personal development and business development. Participants are schooled in such areas as self-motivation, conflict resolution, image building, finance and marketing fundamentals, personnel management, and customer service. Participants also prepare professional business plans.

The foundation of Working Smart's growth in the microenterprise area was provided through a grant from the Department of Housing and Urban Development (HUD) to Nashville's Metropolitan Development and Housing Agency. Five local banks also donated funds for a revolving loan pool and, in the program's infancy, additional funds needed for training participants. The revolving loan fund is available to program graduates with sound business ideas. At the start of the program, participants present their ideas to a loan committee. The loan committee is comprised of staff from the Metropolitan Development and Housing Agency and the Entrepreneur Guidance and Training, Inc., as well as various lender representatives. The committee provides feedback on the idea's feasibility as well as the applicant's credit history and likelihood of qualifying for a loan. Loans are granted in amounts up to $6,000 for startup costs at the prime rate, plus 2 percent.

Nashville resident Nella Pearl Frierson could not be more pleased with the Working Smart program. This participant combined the business skills she learned in the program with initiative, ingenuity and braiding skills taught by her mother. Ms. Frierson is now the proud owner of Pearl's Braid Shop in South Nashville. Ms. Frierson, a single mother of five, depended on welfare payments for about 15 years before discovering Working Smart. She supplemented her welfare payments by braiding the hair of customers who came to her home. Working Smart taught Ms. Frierson the necessary business skills and the basics of setting up and operating a business. The program even assisted her in finding commercial space for her new venture.

Upon graduating from Working Smart, Ms. Frierson left her front porch and opened her own shop on Lewis Street in Nashville. She built a solid client base and soon found her business had outgrown her work space. With additional assistance from Working Smart, Ms. Frierson relocated to a larger shop at the Southside Enterprise Center on Lafayette Street, and her clients followed. By applying the business skills she acquired in the Working Smart program, her business expanded and others in the community are benefiting from her entrepreneurial skills. Pearl's Braid Shop now employs at least two part-time employees, and its gross annual earnings continue to grow.

Ms. Frierson has come a long way—from braiding hair to supplement her welfare checks in a public housing project, to owning a thriving business and her own home. Ms. Frierson's dreams have come true, thanks to Working Smart and the Metropolitan Development and Housing Agency's home ownership training and lease purchase program.

Ms. Frierson's story is just one example of Working Smart's successes, but it exemplifies what the program can achieve for its participants—and the community.

Results

HUD has recognized the Nashville Enterprise Community as a top national performer. Working Smart graduates have been profiled in the local press and in the *New York Times*. More than 96 people have completed the Working Smart training program, and 37 startup loans have been made. These businesses are now providing services and goods to their communities, including hair care, landscaping, baked goods, auto detailing, computer services and clothing.

Working Smart graduates successfully complete an 8 week micro-business training program.

Key Players and Their Contributions

Metropolitan Development and Housing Agency
The Metropolitan Development and Housing Agency is the local agency responsible for administering the Enterprise Community and Community Development Block Grant programs in Nashville-Davidson County. For the Working Smart program, the Metropolitan Development and Housing Agency contracts with Entrepreneur Guidance and Training, Inc. to operate the required training program, and to service the loans. The Metropolitan Development and Housing Agency manages the loan funds and the loan portfolio.

Entrepreneur Guidance and Training, Inc.
Entrepreneur Guidance and Training, Inc. operates the training program required for all Working Smart participants, and services the loans to participants. It advertises the Working Smart program in the community to recruit potential participants, develops the training modules and conducts all classroom and workshop sessions. Entrepreneur Guidance and Training, Inc. also provides technical assistance to Working Smart graduates throughout the initial stages of their new businesses.

Five Nashville banks provide financial contributions and many valuable services to Working Smart. Through the program, banks can have a positive impact on a portion of the community they might not otherwise reach through conventional small business lending. As illustrated by their comments below, the banks are an integral part of Working Smart, and their enthusiasm is unmistakable.

AmSouth — AmSouth's financial support is ust one element of its successful partnership with the Working Smart program. AmSouth also provides ongoing technical assistance, board and committee oversight, and staff training. Its many volunteers have received a personal sense of satisfaction seeing the Working Smart program participants grow into successful business owners. AmSouth participates in numerous microenterprise programs across its nine-state market area. Working Smart serves as AmSouth's prime model of success, efficiency and true community development through a partnership that brings the diverse resources of a community together to improve its quality of life.

Bank of America — Bank of America has participated in Working Smart since the program's inception. Following its initial cash pledge of $50,000 over a five-year period, Bank of America branched into other areas of support. It furnishes classroom training materials, and a Bank of America employee volunteers to serve on the program's Loan Committee. Working Smart participants are also welcome at the Bank of America-sponsored Small Business Resource Center. This separate resource supports the Working Smart program with business planning assistance and guidance. Working Smart provides Bank of America with an avenue of support for the true small business entrepreneur in his or her quest to succeed.

First Union Bank — First Union makes an annual financial contribution to the Working Smart loan pool, and its representatives serve on the Selection and the Loan Review Committees. The Selection Committee is a unique

part of Working Smart. Candidates present a business idea to this committee, whose members draw on their banking and community experiences to point out the proposal's strengths and weaknesses and give direction in developing a business plan. The Selection Committee also reviews a candidate's credit report and, if necessary, makes suggestions to improve credit standing prior to the candidate applying for a loan. Working Smart is one of over 30 microlending initiatives supported by First Union throughout its operation region.

SunTrust Bank — SunTrust is an active participant on Working Smart's Loan Advisory Council, thanks to the volunteer services of its employees. The Loan Advisory Council interviews prospective participants and reviews their proposed business plans, personal financial condition and credit bureau reports. Bank employees also teach classes on various banking topics. SunTrust Bank makes annual financial contributions in support of the day-to-day operations of the Working Smart program, as well as to the Metropolitan Development and Housing Agency's loan pool.

Union Planters Bank — Union Planters Bank is proud to be a continuing participant in Nashville's Working Smart program. Since the program's creation, Union Planters has made annual financial contributions of at least $5,000. and its employees have volunteered their services on various committees. The visible, productive results that Working Smart graduates exhibit on both a personal and business level reward the Union Planter employees for their contributions and efforts. Due to the efforts of banks such as Union Planters, Working Smart graduates have re-established their credit and obtained various financial services from the banks that have contributed to their success.

Funding: Sources and Uses

Funds from HHS Social Services Block Grants and HUD Community Development Block Grants are used for training and other services provided by Entrepreneur Guidance and Training, Inc. The loan fund is comprised solely of contributions from participating Nashville banks. Working Smart participants may borrow a maximum of $6,000 for a three-year term.

Special Considerations

Due to its success, the Working Smart program has been replicated in another area of Nashville, outside of the original Enterprise Community. With the success of the Southside Enterprise Center, two more alert centers have opened in the Enterprise Community. These centers are similar in concept but more focused on the delivery of basic services, including community policing, code inspections, social services and welfare-to-work offices.

Nella Frierson at work in her shop.

Case Study:

Self-Employment Assistance Program

Featuring:

New York State Department of Labor

State Office Campus – Building 12
Room 266
Albany, New York 12240

Phone:
518-485-6176

Fax:
518-457-1413

Web site:
none, at the moment

To offer dislocated workers (those identified as having difficulty becoming reemployed) the opportunity to start their own businesses.

Background and Overview

Congress enacted federal legislation in 1993 authorizing states to offer unemployed individuals assistance in becoming self-employed as an option under the State unemployment insurance program. The Self-Employment Assistance Program—born from the legislation—provides certain eligible individuals the opportunity to start their own businesses while collecting payments equivalent to unemployment insurance benefits.

New York was the first state to establish a Self-Employment Assistance Program. The United States Department of Labor approved the state's plan in 1995, and it has since become a model program for other states.

Participation in a Self-Employment Assistance Program is not automatic. Applicants are chosen if they are identified as likely to exhaust their unemployment benefits for reasons such as they have obsolete skills or occupations, or find themselves the victims of plant shutdowns or mass layoffs. Participants in New York's Self-Employment Assistance Program face long-term unemployment essentially because the job market no longer needs their skills and experience. Many participants were previously employed in professional, technical or managerial occupations.

Potential participants must first fulfill the eligibility and application requirements. For example, applicants must be at least 18 years old, agree to locate their businesses in New York and cannot have received more than 12 unemployment insurance payments in their current period of benefits. Once accepted into the Self-Employment Assistance Program, participants must complete the

program's educational component, which includes at least 20 hours of entrepreneurial training in such topics as starting a business, developing a business plan, marketing strategies, financing and taxes.

Program participants are excused from the unemployment insurance Program's full-time work-search requirement so they can work full-time at starting a business. In lieu of receiving normal unemployment insurance payments, participants receive Self-Employment Assistance payments in the same manner and duration as normal unemployment insurance payments. However, benefit extensions are not available to Self-Employment Assistance participants.

Victoria Fox of Syracuse, New York, is one example of the thousands of formerly unemployed workers who have successfully completed the Self- Employment Assistance Program. Victoria had been employed for many years by a company that underwent a corporate downsizing and laid off over 700 employees, Victoria among them. While standing in line to file for unemployment insurance benefits, Victoria pictured herself on the road to fulfilling a lifelong dream—a thought not many would have under such dire circumstances, but one shared by three of her unemployed co-workers.

The four former co-workers heard about the Self-Employment Assistance Program in a reemployment workshop, and decided to take a chance starting their own business. Victoria applied and was accepted to the Self-Employment Assistance Program, then received counseling and technical assistance through the state of New York's Small Business Development Center (a process she says was very helpful). While starting her business, she had the added support of 26 weeks worth of unemployment insurance benefits.

Today, five years later, Victoria and her co-workers are still in business. Their company, Accessibility Solutions, Inc., is a provider of a wide range of accessibility lifting equipment for the disabled. Its products help break the barriers caused by stairways and entranceways, both indoors and out. Victoria is the President of Accessibility Solutions, Inc. and her co-workers are the company's officers. Each person contributes his or her particular area of expertise.

Accessibility Solutions' 1999 receipts far surpassed $1 million. Victoria takes great pride in having faced the challenge of long-term unemployment by establishing her own business, and creating job opportunities for others. The unemployment insurance office is a distant memory for Victoria these days, but she will always be grateful for being given the chance to create Accessibility Solutions, Inc. while on unemployment insurance benefits.

Victoria is one example of a company grossing well over $1 million in 1999, but many other program participants have had similar successes. Even those earning less are thrilled and proud to have an enterprise that they started themselves.

Results

In New York state, nearly 8,000 participants have completed the Self-Employment Assistance Program. Sixty-eight percent have started a small business that has become their primary source of income. Another 12 percent have started a small business that they supplement with a wage and salary job. And 11 percent have found wage and salary employment resulting from their participation in the Self-Employment Assistance Program. These results have been consistent for every year that surveys have been sent to former participants. Businesses have emerged in every region around the state, and in every conceivable industry and service. The types of businesses range from computer services, to farms, to auto dealerships and banks. The top performing business grossed well over $2 million in 1999, and employed 16 persons.

Key Players and Their Contributions

New York State Small Business Development Center
In every region around the state, the local Small Business Development Center partners with the New York Department of Labor to provide workshops, training and counseling. The tremendous success of the Self-Employment Assistance Program is a direct result of the centers' active participation, which provide free confidential, personalized counseling for both start-up and existing businesses.

Service Corps of Retired Executives
The Service Corps of Retired Executives (SCORE) is a national nonprofit association comprised of over 12,000 volunteers who donate their time to assist aspiring entrepreneurs. SCORE members are working or retired business owners, business executives or operations managers. SCORE provides business counseling, conducts low-cost workshops focusing on various aspects of operating a successful business, and runs a CyberChapter to provide e-mail answers to business questions *(http://www.score.org)*.

Cornell University's Cooperative Extension Program
Cornell University runs Small Business Start-up workshops across New York state. The attendance cost is nominal, and often free. Many locations offer specialized services geared toward agricultural businesses.

One of the many products available from Accessibility Solution, Inc.

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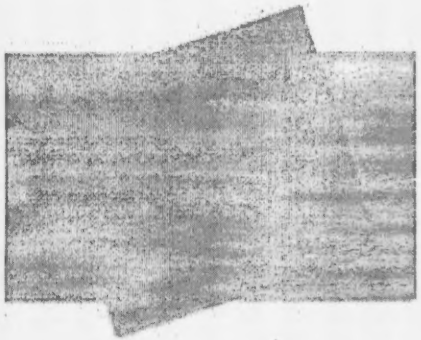
Internal Revenue Service
The Community Relations Office of the Internal Revenue Service works with New York's Self-Employment Assistance Program to provide free one-day sessions for small business owners. The curriculum covers "everything you need to know" about business practices from the Internal Revenue Service's perspective.



Funding: Sources and Uses

The 1993 federal legislation allowing states to establish a Self-Employment Assistance Program did not include a dedicated funding stream to run the programs. New York state runs its program with a combination of administrative funding from various sources, all administered by the United States Department of Labor.

Unemployment insurance funds are used to pay the Self-Employment Assistance program participants.

Under the Wagner-Peyser Act, the United States Department of Labor is charged with allocating funds to states for establishing and maintaining state employment service offices, which provide a wide range of labor-exchange services and information to job seekers. Under the Act, the funds may also be used for services and activities related to the Self-Employment Assistance Program.

Finally, the United States Department of Labor's Dislocated Worker program provides states with funds for employment and training services to assist dislocated workers in finding new jobs. The program also provides some funds to the New York State Small Business Development Centers to help offset the cost of providing services to Self-Employment Assistance Program participants.

Special Consideration

The New York State Self-Employment Assistance Program has received national recognition. In 1994, the Interstate Conference of Employment Security Administrators presented its top award for innovations in employment, the *Architect of Change Award*, to the New York State Department of Labor. The award included a $25,000 stipend to benefit the program. The Small Business Administration awarded its 1998 *Vision 2000 State Model of Excellence* Award for the outstanding work of the New York State Department of Labor and the New York State Small Business Development Centers for Self-Employment Assistance Program participants.

Case Study:

Northeast Entrepreneur Fund, Inc.

Featuring:

Northeast Entrepreneur Fund, Inc.

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The Northeast Entrepreneur Fund fosters an entrepreneurial spirit and encourages economic self-sufficiency through the growth of small business and self-employment opportunities in northeastern Minnesota.

Background and Overview

The Community Development Financial Institutions Fund (CDFI Fund) designates organizations as Community Development Financial Institutions (CDFIs), which are specialized financial institutions that work in market niches that have not been adequately served by traditional financial institutions. CDFIs provide a range of financial products and services, including mortgage financing for first-time homebuyers, financing for community facilities, commercial loans and investments to start or expand small businesses, loans to rehabilitate rental housing, and financial services needed by low-income households and local businesses. CDFIs also provide services that help ensure that credit is used effectively, such as technical assistance to small businesses and credit counseling to consumers. CDFIs vary by organization type and include community development banks, credit unions, loan funds, venture capital funds and microenterprise loan funds.

The Northeast Entrepreneur Fund is a CDFI created in 1989 to provide loans and guidance to start-up and existing small businesses in northeastern Minnesota. It provides training, technical assistance and financing to microenterprises and small business owners. The Fund serves a predominantly rural region that spans seven counties covering over 20,000 square miles, and has a population of 310,000.

Economic restructuring and permanent job loss during the early 1980s had a devastating effect on the regional economy, which was based on natural resources—primarily iron mining—and tourism. The Northeast Entrepreneur Fund was part of a regional effort to support homegrown companies and diversify the economy of northeastern Minnesota. Its founders recognized that many

Tina and Adam Makela

jobs would not return to the region even when the iron mining industry recovered. So, individuals needed to start their own businesses and become self-reliant. By nurturing small businesses with loans and technical assistance, the Fund hopes to encourage entrepreneurial thinking and create local prosperity and job opportunities.

Customers of the Northeast Entrepreneur Fund are typically unemployed or under employed individuals who lack access to traditional business development resources, but have the desire to start or expand businesses to provide for them and their families. The Fund offers loans to existing and prospective small business owners using a flexible array of loan products. It also provides business-development services such as one-to-one consulting, technical assistance and training programs.

Products and services of the Northeast Entrepreneur Fund are not restricted to low-income individuals, but the Fund has succeeded in attracting low-income individuals through its marketing activities and income-based fee schedules. Individuals without access to traditional sources of credit due to poor credit history, lack of business experience, or insufficient equity or collateral are also eligible for funding. For businesses that require funding exceeding microloan amounts (average size: $7,785), the Northeast Entrepreneur Fund has expanded its lending limits to $100,000 and partnered with other lenders to address these unmet credit needs.

Adam Makela and his wife, Tina, are one of the many couples in northeastern Minnesota who have attained economic self-sufficiency because of the support and services offered by the Northeast Entrepreneur Fund. Adam started and ran their adult foster care business from a rental home in 1996. The Northeast Entrepreneur Fund, in conjunction with a bank, funded the couple's mortgage to build a new home in 1997. Adam describes how the Northeast Entrepreneur Fund counseled them and helped their business survive:

"My wife, Tina, and I saw a great opportunity to be self-employed by providing a relatively new and necessary service to our community. With a thousand dollar credit card we rented a large home and started our adult foster care business. We lived in the new home with our two children and operated the business in the same site. Our business took off almost immediately.

"We soon found out that without a two-year track record, we did not qualify for the necessary financing to keep our business going. I went to the Northeast Entrepreneur Fund. A year later with a lot of hard work, some 'creative financing,' and a loan from NEF, we built a home to meet the demands of our business. Our business was a success after one year.

"Our second year was a different story. Business did not do as well as expected, and with our heavy debt load (partly due to a few bad decisions on my part), it was a struggle to survive. The stress of the business, among other things, put a heavy strain on our personal and family life. We felt our only option for dealing with our financial issues was to file for bankruptcy. We went to consumer credit counseling and talked to a bankruptcy attorney... no one seemed to offer other choices. I called the Northeast Entrepreneur Fund to let them know that we would be filing bankruptcy. They suggested I come in to talk about the alternatives and to explore all the possible options. I thought they were crazy.

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"The Fund helped me identify my choices..."

Adam Makela

"The Fund helped me identify my choices. I never dreamed that keeping the business would not only be possible, but would be the wisest option. I worked with my creditors and developed a debt service plan. I redesigned how the business would operate and how cash would flow. I got another small loan from the Entrepreneur Fund for some needed home finishing work. Not only did we save the business from bankruptcy, cash flow and profitability were greatly improved.

"After four years the business is doing very well, and our family life is once again stable and healthy. I hired my mom as a full-time employee. We did not file bankruptcy. I am still in business, am operating it effectively and am able to pay all of the bills. The business is not and will not be a dramatic statistic—it is not going to show up anywhere as a failure."

Results

As of December 1999, the Northeast Entrepreneur Fund has:

- trained or provided technical assistance to over 3,200 individuals;
- loaned over $1.8 million to 145 businesses;
- made 80 percent of its loans to low- and moderate-income individuals;
- helped to create or retain 906 jobs through 458 businesses that it has assisted with starting, expanding or stabilizing; and
- recorded a two-year overall business survival rate of 85 percent.

Key Players

The Community Development Financial Institutions Fund is unique among the federal government agencies that provide financial assistance to microenterprises. It interacts directly with the organizations that it supports, and does not use intermediaries such as banks, or state or local governments.

The CDFI Fund has increased its financial support to the Northeast Entrepreneur Fund over time. In 1997, the Northeast Entrepreneur Fund was awarded $285,000 in grants, allowing it to make loans up to $100,000 to small businesses. In 1999, it was awarded additional grants of $368,000, enabling it to provide more flexible loan products to microenterprises and small businesses. Each grant included a technical assistance component increasing its capacity to serve its customers.

The Northeast Entrepreneur Fund also works in partnership with banks and economic development and community organizations to foster entrepreneurial development and business growth in northeastern Minnesota.

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Funding Sources and Uses

Loan Fund Capital

- United States Department of the Treasury, Community Development Financial Institutions Fund
- United States Small Business Administration
- Calvert Foundation
- Calvert Social Investment Fund
- National Community Capital Association
- US Bank
- C S Mott Foundation
- Northland Foundation

Technical Assistance and Support

- United States Department of the Treasury, Community Development Financial Institutions Fund
- United States Department of Agriculture, Rural Business Enterprise Grant
- United States Small Business Administration
- Minnesota Department of Trade and Economic Development
- Community Development Block Grants through St. Louis County and the City of Duluth
- F.B. Heron Foundation
- Ford Foundation
- Northland Foundation
- US West Foundation

Special Considerations

1998 Recipient of the Presidential Award for Excellence in Microenterprise Development, Developing Entrepreneurial Skills category, awarded by the CDFI Fund.

Participant, Minnesota Self Employment Investment Demonstration program, which assists welfare recipients—through training and financing—to consider self-employment as a means of achieving self sufficiency and access to business-income waivers.

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Case Study:

Enterprise Development Corporation

Featuring:

Enterprise Development Corporation

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The Plains, Ohio 45780-1209
Telephone:
740-797-9646
Fax:
740-797-9659
Web:
none, at the moment

Enterprise Development Corporation is a private, nonprofit economic development corporation serving small businesses in Appalachian Southeastern Ohio. The corporation provides business development information to small and microbusinesses, and administers several small business revolving loan funds.

Background and Overview

The United States Small Business Administration (SBA) Microloan Program was approved as a demonstration in October 1991. Through the program, SBA was originally authorized to provide loan and grant funding to up to 35 intermediary lenders. The SBA also funded two grants to training and technical assistance providers to support microentrepreneurs as they worked toward obtaining private-sector financing for their businesses. The original 37 program participants were announced on June 10, 1992. Since then, the Microloan Program has grown to encompass 160 intermediaries and non-lending technical assistance providers. The Microloan Program became permanent in December 1997.

The SBA's Microloan Program was established to assist women, low-income, veteran and minority entrepreneurs, business owners and other individuals with the capability to operate successful business concerns, and to assist small businesses in areas suffering from a lack of credit due to an economic downturn.

Under the program, SBA makes loans to qualified intermediaries which, in turn, provide small-scale loans, typically those averaging $7,500 or less, to start-up, newly established or growing small business concerns for working capital, materials, supplies or equipment. SBA also provides grants to intermediary lenders and other nonprofit organizations for technical assistance to microborrowers, potential microborrowers and low-income individuals seeking loans under $25,000 from private-sector sources.

A small business in need of a microloan must apply directly to the intermediary lender serving its geographic location. It can apply for a microloan if, at time of application, it is a for-profit business that meets SBA business, size and eligibility standards. The maximum term for a microloan is six years. Intermediaries may charge interest based on the microloan's size and the cost of funds from the SBA.

One nonprofit organization participating as an intermediary lender in the SBA Microloan Program is Enterprise Development Corporation (EDC) in The Plains, Ohio. EDC is a multi-faceted financial technical assistance and economic development organization serving the Appalachian region of Ohio. SBA provides funds to EDC in the form of direct and guaranteed loans to establish and maintain the microloan revolving funds. SBA also provides grants for technical assistance.

Since 1992, EDC has provided 122 microloans, totaling $5 million, in the rural Appalachian region of Ohio. The average microloan amount is $8,800. Women have received over 51 percent of EDC's loans. Nearly 65 percent of the microloans have been made to start-up businesses. The majority of microloan borrowers are categorized as low- to moderate-income.

Jeanne Tyson is one of many who have benefited from the SBA's Microloan Program through EDC. In the early 1990s, Jeanne, a single mother on welfare assistance, was encouraged by her father to pursue a career in home health care. With support from her two young daughters, Jeanne went back to school and earned a business degree. Shortly thereafter, she approached EDC. Using the technical assistance provided by EDC and her newly acquired business skills, Jeanne established Royalty Home Health Care in 1994 with financing from her first SBA microloan. Royalty Home Health Care's core business is quality in-home health care. As the business grew, Jeanne was able to take her family off of the welfare roles and began hiring employees, many of whom had also been on welfare.

Throughout her relationship with EDC, Jeanne has received business-based technical assistance. She worked closely with the organization before receiving her first loan and, in time, received a second loan. Not only did she become a self-supporting microentrepreneur, she became a homeowner as well.

Jeanne Tyson (right) and Gin Anderson review some new forms for program care.

While her client list remained healthy and her capacity as an employer continued, unforeseen events—such as changes in the health care industry—began to put stress on the business. The nationally publicized effort to control rising medical costs led to a change in the formula that public insurance systems use to pay health-care providers. These changes negatively affected Jeanne's accounts receivable, causing her debt burden to increase. Smaller revenues impacted her ability to repay her business start-up loans. But, with EDC's help, Jeanne has continued in business. A renewed plan of follow-up technical assistance is helping Royalty Home Health Care stay on track. A "significant cash flow crunch" continues, but EDC staff believes the company still has "the potential to be quite successful." Post-loan technical assistance will help the business learn how to adjust to changing market conditions. It will also help this microbusiness owner develop a money-management system that will provide for down times in the corporate revenue cycle.

Because of her experiences, initiative and drive, Jeanne was named the 1998 Welfare to Work Small Business Person of the Year.

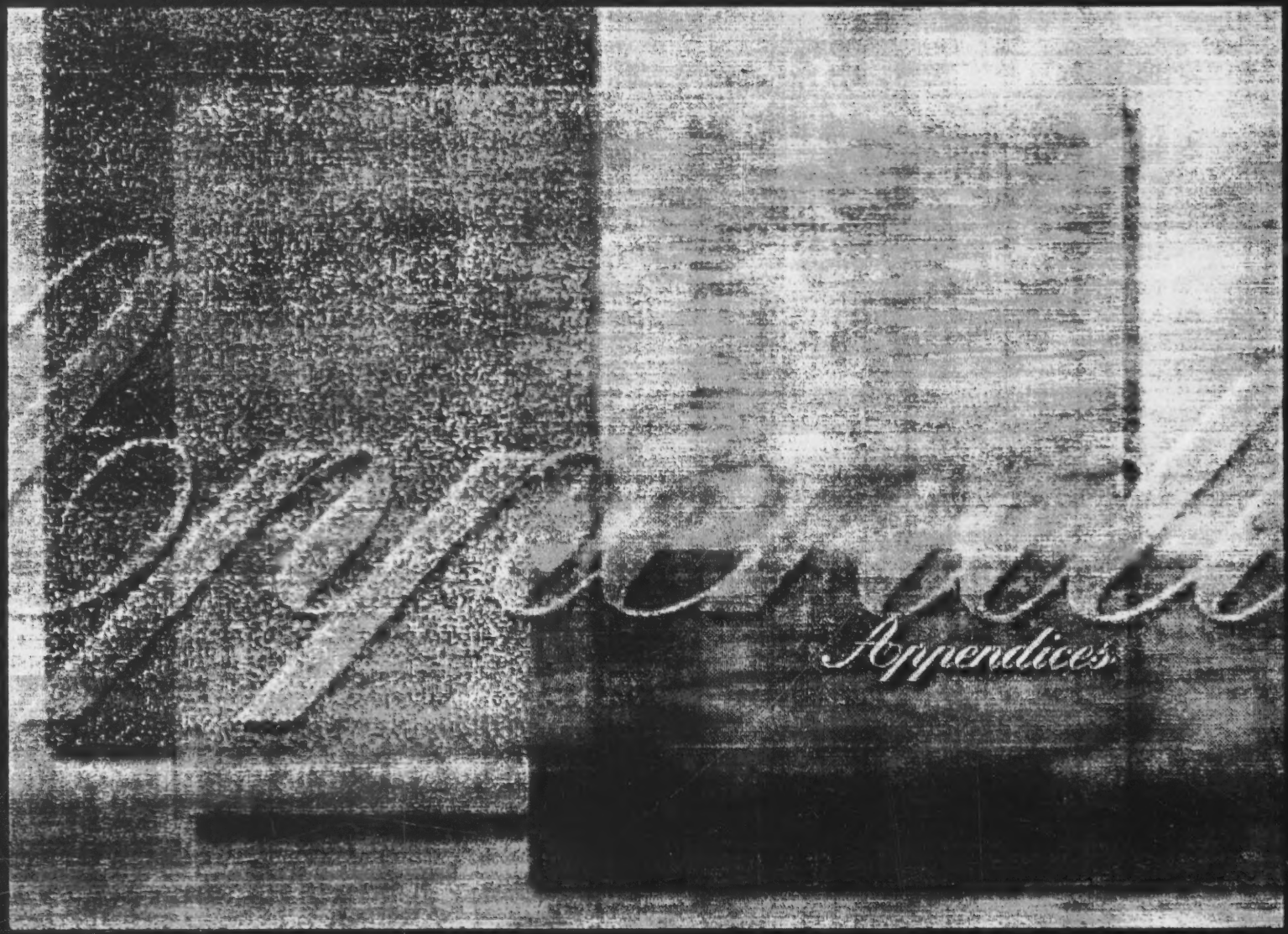
Results

The SBA's Microloan Program has provided over 9,700 loans of $25,000 or less, and loaned more than $80 million to start-up, newly established and developing small businesses.

According to Enterprise Development Corporation, organizations like EDC "can play a key role in the success of first time small business owners." Microlending intermediaries must have strong in-house systems, coupled with patience and understanding. These qualities are the keys to success for emerging small businesses as they work through revenue crises, market changes and management issues.

Dan Dusterberg, former EDC Executive Director who worked extensively with Ms. Tyson, noted: "Careful, thoughtful and mandatory reporting of corporate fiscal condition are the keys to long term survivability of micro-borrowers. Most are first time borrowers, first time business owners and frequently reluctant to communicate their issues and concerns. Loan officers must be willing to pry, act intuitively and then take decisive action if businesses are to be successful." He added, "Royalty Home Health Care's story is, sadly, not unique. This is what entrepreneurs face every day in the management of their business. Providing the tools for success will help them get through these challenges."

Key Players and Their Contributions	Funding: Sources and Uses		Special Considerations
Enterprise Development Corporation Enterprise Development Corporation is a community-based, nonprofit organization whose mission is to assist small businesses with technical assistance and capital needs in a rural, mountainous and economically isolated region. Through its emphasis on microenterprises, EDC contributes to the local economy by lending money and providing technical assistance to microentrepreneurs.	Enterprise Development Corporation receives funding from federal and state governmental agencies as well as contributions from various private entities. The SBA provides funds for the Microloan revolving loan fund, as well as direct grants administered by EDC for counseling and technical assistance for microentrepreneurs. EDC also offers other SBA lending programs, including 504, 7(a) and Prequalification loans. In addition, EDC administers revolving loan funds through the United States Department of Agriculture (targeted at intermediaries in the microlending arena) and Community Development Block Grant funds from the United States Department of Health and Human Services (targeted for local economic development, lending and day-care providers).	The state of Ohio, through the Ohio Department of Development, provides grants for technical assistance and follow-up counseling. EDC also loans funds on behalf of the state of Ohio through the Ohio 166/Pioneer program. EDC receives private-sector funds from the Shashaty Foundation earmarked for a revolving loan fund for small businesses in Columbiana County, Ohio. Finally, EDC partners with Bank One and National City Bank to foster the economic development and small business lending in Southeastern Ohio.	To contact Enterprise Development Corporation, call 1-800-822-6096 or 740-797-9646 in Ohio. EDC has business lending programs in the 30 counties of Appalachian Ohio. Eligible entrepreneurs may receive loans from $200 to $1 million at low to competitive rates. To find out if the SBA funds an intermediary lender in your area, contact the local SBA office. The lender can provide the details on completing the loan application or receiving technical assistance. SBA offices are located in all 50 states, the District of Columbia, Puerto Rico, the United States Virgin Islands and Guam. For more information, call the Answer Desk at 1-800-U-ASK-SBA (1-800-827-5722).



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A Primer of Microenterprise Terms

Microenterprise has a language and terminology all its own. This appendix gives newcomers to the microenterprise world a quick frame of reference to help them understand and evaluate the programs that best suit their circumstances.

The definitions below are stated in broad terms for the sake of simplicity. The reader should be aware that there are variations in microenterprise programs from agency to agency. For this reason, some terms may have slightly different meanings, depending on the nature and focus of each microenterprise program. For example, a "microloan" generally refers to a small amount of credit. However, a microloan may have a cap of $15,000 in one agency's program, but a $25,000 cap in another program.

Community Development Block Grant

A flexible federal aid that is intended for use by cities and towns to promote neighborhood revitalization, economic development and improved community facilities and services. Specific uses of the funds are left to the discretion of local governments. Funds are administered by either state or city offices of economic development depending on the size of the city or town (see Entitlement Community).

Community Development Corporation

A community-based organization that is owned and controlled by community residents and is engaged in affordable housing, business and/or commercial development. Community development corporations specialize in development and rehabilitation of real estate, investment in business ventures and related activities specifically designed to address the housing, commercial redevelopment, employment and community facilities needs of low- and moderate-income persons and areas. Although they vary in size and scope, the vast majority are nonprofit, tax-exempt organizations. All community development corporations have a board of directors composed of local residents, public officials, funders, bankers, relevant professionals and/or community leaders.

Community Development Loan Fund

A private nonprofit organization that channels private investment capital to community-based organizations and projects. It may operate independently or as part of a community-based organization. Lenders to the fund may have some control over the use of their funds and the rate of interest on their loans, which are generally more flexible than conventional financing. Community development loan funds can also provide borrowers with technical assistance to reduce the chance of losses on higher risk loans. Since community development loan funds are not chartered or licensed, they have flexibility in their organizational structure, although they may be subject to state laws and regulations. In most cases, they are incorporated as 501(c)(3) nonprofit corporation.

Disadvantaged Entrepreneur

A microentrepreneur who is low-income, lacks adequate access to capital or other resources essential for business success, or is economically disadvantaged.

Dislocated Workers

Individuals who:

- have been terminated or laid off, or have received a notice of termination or layoff from employment; are eligible for or have exhausted their entitlement to unemployment compensation; and are likely to return to their previous industry or occupation;
- have been terminated or received a notice of termination of employment as a result of any permanent closure of, or any substantial layoff at, a plant, facility or enterprise;
- are long-term unemployed and have limited opportunities for employment or reemployment in the same or similar occupation in the area in which they reside;
- were self-employed (including ranchers and farmers) and are unemployed as a result of general economic conditions in their community or because of natural disasters.

Economically Disadvantaged Entrepreneur

Individuals whose ability to compete in the free enterprise system has been impaired due to diminished capital and credit opportunities as compared to others in the same or similar line of business.

Enterprise Zone

An economically depressed area that has been targeted for revitalization by a city or state through tax and other incentives given to companies that locate or expand their operations within the zone.

Entitlement Community

A city or urban community with a population of 50,000 or more, and certain central cities of a metropolitan area as defined by the Office of Management and Budget, that because of its size, receives Community Development Block Grant funds directly from the federal government. Nonentitlement communities receive Community Block Grant funds through the state office of economic development.

Entrepreneur

An individual who organizes, manages and assumes the risks of a business.

Intermediary

An entity that makes and services loans to eligible entrepreneurs, including microentrepreneurs, and to small businesses and provides marketing, management and technical assistance to its borrowers. An intermediary may receive loan or grant funds to establish a revolving loan fund for lending to microentrepreneurs.

Low Income

A certain level of income that is specifically defined by each agency. The criteria and measure of income level required to be designated "low income" vary among the agencies and the programs.

Low-Income Credit Union

A nonprofit credit union that is chartered to serve the members of a lower-income community. The structure is similar to a regular credit union, although as a nonprofit organization it is tax-exempt. Federally chartered low-income credit unions are regulated by the state. Their services vary depending on their level of capitalization. In general, they offer services not provided by mainstream financial institutions such as small loans at below-market rates to individuals who might not otherwise qualify for bank loans. Low-income credit unions rely heavily on banks, foundations and other investors for deposits to support their work.

Median Income

Median income divides the income distribution into two equal parts, one with residents having incomes above the median and the other with residents having incomes below the median. Median family and household incomes are based on the distribution of the total number of units, including those with no income. However, the median income calculation for persons is based on those with income.

Microbusiness

See microenterprise.

Microenterprise

A very small business. Most often, it is a sole proprietorship, partnership, family business, or an incorporated entity that has no more than five employees, including the owner(s), does not have access to conventional loans, equity or other banking services; and requires $25,000 or less for start-up or expansion capital.

Microenterprise Development Organization

A type of intermediary that focuses on microenterprise. An organization - including community development corporations, nonprofit development organizations and social service organizations - that works directly with microentrepreneurs, provides services to aspiring microentrepreneurs and assists them in starting their own business.

Microenterprise Support Organization

An entity that does not work directly with microentrepreneurs as its principal activity, but supports the efforts of microenterprise development organizations through financial assistance, technical assistance, research or other activities.

Microentrepreneur

The owner of a microenterprise or an individual seeking to establish a microenterprise.

Microloan

A small loan, generally less than $25,000, that is made to a microentrepreneur for business purposes.

Microloan Borrower

An individual or a small business that borrows funds from an intermediary or a grantee for the purpose of starting, continuing or enlarging its business.

Moderate Income

A certain level of income that is specifically defined by each agency. The criteria and measure of income level required to be designated "moderate income" vary among the agencies and the programs.

Revolving Loan Fund

In general, a fund structured so that repayments are used to make more loans. The term revolving loan fund is sometimes used interchangeably with community development loan fund. The term is also used specifically to describe a nonprofit loan fund that depends primarily on public money to make housing and small business loans. Terms and rates are typically more favorable than conventional financing. A revolving loan fund can be administered by a nonprofit organization or a public agency and is not overseen by any regulatory agency.

Socially Disadvantaged

Individuals who have been subjected to racial or ethnic prejudice or cultural bias because they are members of a particular group, without regard to their individual qualities.

Women-Owned Business

A business that is at least 51 percent owned by one or more women, and the management and daily operations of which are controlled by one or more women.

United States Department of Agriculture
Rural Development State Offices

Federal Microenterprise Programs vary in their structure and organization. Some are operated exclusively from the agency's Washington, D.C., headquarters. Other federal agency programs have local and regional offices located throughout the United States. Where a local contact is provided, it is generally the best resource to begin transforming a dream of small business ownership into reality. The directory below lists local contacts who will answer questions you may have regarding their programs and assist you in making the most of microenterprise.

Alabama
Sterling Center
Suite 601
4121 Carmichael Road
Montgomery, AL 36106-3683
Telephone: 334-279-3400
Fax: 334-279-3484

Alaska
800 West Evergreen
Suite 201
Palmer, AK 99645-6539
Telephone: 907-761-7700
Fax: 907-761-7783

Arizona
3003 North Central Avenue
Suite 900
Phoenix, AZ 85012-2906
Telephone: 602-280-8700
Fax: 602-280-8770

Arkansas
700 West Capitol Avenue
Room 3416
Little Rock, AR 72201-3225
Telephone: 501-301-3200
Fax: 501-301-3278

California
430 G Street
Agency 4169
Davis, CA 95616-4169
Telephone: 530-792-5800
Fax: 530-792-5837

Connecticut
451 West Street
Amherst, MA 01002
Telephone: 413-253-4300
Fax: 413-253-4347

Colorado
655 Parfet Street
Room E-100
Lakewood, CO 80215
Telephone: 303-236-2801
Fax: 303-236-2854

Delaware
4607 South Dupont Highway
P.O. Box 400
Camden, DE 19934-9998
Telephone: 302-697-4300
Fax: 302-697-4390

Florida
4440 NW 25th Place
P.O. Box 147010
Gainesville, FL 32614-7010
Telephone: 352-338-3400
Fax: 352-338-3450

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355 East Hancock Avenue
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Fax: 706-546-2152

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154 Waianuenue Avenue
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Boise, ID 83709
Telephone: 208-378-5600
Fax: 208-378-5643

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1817 South Neil Street
Champaign, IL 61820
Telephone: 217-398-5235
Fax: 217-398-5337

Indiana
5975 Lakeside Boulevard
Indianapolis, IN 46278
Telephone: 317-290-3100
Fax: 317-290-3095

Iowa
Federal Building
Room 873
210 Walnut Street
Des Moines, IA 50309
Telephone: 515-284-4663
Fax: 515-284-4859

Kansas
1200 SW Executive Drive
P.O. Box 4653
Topeka, KS 66615
Telephone: 785-271-2701
Fax: 785-271-2708

Kentucky
771 Corporate Drive
Suite 200
Lexington, KY 40503
Telephone: 606-224-7300
Fax: 606-224-7340

Louisiana
3727 Government Street
Alexandria, LA 71302
Telephone: 318-473-7920
Fax: 318-473-7629

Maine
967 Illinois Avenue
Suite 4
P.O. Box 405
Bangor, ME 04402-0405
Telephone: 207-990-9106
Fax: 207-990-9165

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P.O. Box 400
Camden, DE 19934-9998
Telephone: 302-697-4300
Fax: 302-697-4390

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451 West Street
Amherst, MA 01002
Telephone: 413-253-4300
Fax: 413-253-4347

Michigan
3001 Coolidge Road
Suite 200
East Lansing, MI 48823
Telephone: 517-324-5100
Fax: 517-324-5225

Minnesota

410 AgriBank Building
375 Jackson Street
St. Paul, MN 55101-1853
Telephone: 651-602-7800
Fax: 651-602-7824

Mississippi

Federal Building
Suite 831
100 West Capitol Street
Jackson, MS 39269
Telephone: 601-965-4316
Fax: 601-965-5384

Missouri

601 Business Loop 70 West
Parkade Center
Suite 235
Columbia, MO 65203
Telephone: 573-876-0976
Fax: 573-876-0977

Montana

Unit 1
Suite B
P.O. Box 850
900 Technology Boulevard
Bozeman, MT 59715
Telephone: 406-585-2580
Fax: 406-585-2565

Nebraska

Federal Building
Room 152
100 Centennial Mall N
Lincoln, NE 68508
Telephone: 402-437-5551
Fax: 402-437-5408

Nevada

1390 South Curry Street
Carson City, NV 89703-9910
Telephone: 775-887-1222
Fax: 775-885-0841

New Jersey

Tarnsfield Plaza
Suite 22
790 Woodlane Road
Mt. Holly, NJ 08060
Telephone: 609-265-3600
Fax: 609-265-3651

New Hampshire

City Center
3rd Floor
89 Main Street
Montpelier, VT 05602
Telephone: 802-828-6000
Fax: 802-828-6018

New Mexico

6200 Jefferson Street NE
Room 255
Albuquerque, NM 87109
Telephone: 505-761-4950
Fax: 505-761-4976

New York

The Galleries of Syracuse
441 South Salina Street
Suite 357
Syracuse, NY 13202-2541
Telephone: 315-477-6400
Fax: 315-477-6438

North Carolina

4405 Bland Road
Suite 260
Raleigh, NC 27609
Telephone: 919-873-2000
Fax: 919-873-2075

North Dakota

Federal Building
Room 208
220 East Rosser
P.O. Box 1737
Bismarck, ND 58502-1737
Telephone: 701-530-2037
Fax: 701-530-2108

Ohio

Federal Building
Room 507
200 North High Street
Columbus, OH 43215-2477
Telephone: 614-255-2500
Fax: 614-255-2559

Oklahoma

100 USDA
Suite 108
Stillwater, OK 74074-2654
Telephone: 405-742-1000
Fax: 405-742-1005

Oregon

101 SW Main Street
Suite 1410
Portland, OR 97204-3222
Telephone: 503-414-3300
Fax: 503-414-3392

Pennsylvania

One Credit Union Place
Suite 330
Harrisburg, PA 17110-2996
Telephone: 717-237-2299
Fax: 717-237-2191

Puerto Rico

New San Juan Office Building
Room 501
159 Carlos East Chardon Street
Hato Rey, PR 00918-5481
Telephone: 787-766-5095
Fax: 787-766-5844

Rhode Island

451 West Street
Amherst, MA 01002
Telephone: 413-253-4300
Fax: 413-253-4347

South Carolina

Strom Thurmond Federal Bldg.
1835 Assembly Street
Room 1007
Columbia, SC 29201
Telephone: 803-765-5163
Fax: 803-765-5633

South Dakota

Federal Building
Room 210
200 4th Street SW
Huron, SD 57350
Telephone: 605-352-1100
Fax: 605-352-1146

Tennessee

3322 West End Avenue
Suite 300
Nashville, TN 37203-1084
Telephone: 615-783-1300
Fax: 615-783-1301

Texas

Federal Building
Suite 102
101 South Main
Temple, TX 76501
Telephone: 254-742-9700
Fax: 254-742-9709

Utah

Wallace F. Bennett Federal Bldg.
125 South State Street
Room 4311
P.O. Box 11350
Salt Lake City, UT 84147-0350
Telephone: 801-524-4320
Fax: 801-524-4406

Vermont

City Center
3rd Floor
89 Main Street
Montpelier, VT 05602
Telephone: 802-828-6000
Fax: 802-828-6018

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Suite B
Olympia, WA 98512-5715
Telephone: 360-704-7740
Fax: 360-704-7742

West Virginia

75 High Street
Room 320
Morgantown, WV 26505-7500
Telephone: 304-291-4791
Fax: 304-291-4032

Wisconsin

4949 Kirschling Court
Stevens Point, WI 54481
Telephone: 715-345-7600
Fax: 715-345-7669

Wyoming

100 East B, Federal Building
Room 1005
P.O. Box 820
Casper, WY 82602
Telephone: 307-261-6300
Fax: 307-261-6327

United States Department of Commerce
Minority Business Development Agency
Regional Offices

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Fax: 205-731-0076

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550 West 7th Avenue
Suite 1770
Anchorage, AK 99501
Telephone: 907-271-6237
Fax: 907- 271-6242

Arizona

Phoenix
2901 North Central Avenue
Suite 970
Phoenix, AZ 85012
Telephone: 602-640-2513
Fax: 602-640-2518

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166 West Alameda
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Fax: 520-791-5413

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Long Beach, CA 90831
Telephone: 562-980-4550
Fax: 562-980-4561

Downtown Los Angeles
350 South Figueroa Street
Suite 172
Los Angeles, CA 90071
Telephone: 213-894-4022
Fax: 213-894-8789

West Los Angeles
11150 Olympic Boulevard
Suite 975
Los Angeles, CA 90064
Telephone: 310-235-7104
Fax: 310-235-7220

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Fax: 510-251-7352

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3300 Irvine Avenue
No. 305
Newport Beach, 92660
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Fax: 949-660-8039

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5700 Ralston Street
Suite 310
Ventura, CA 93003
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Fax: 805-676-1892

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2nd Floor
Sacramento, CA 95814
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Fax: 916-498-5923

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San Diego, CA 92122
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Fax: 619-557-6176

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250 Montgomery Street
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San Francisco, CA 94104
Telephone: 415-705-2300
Fax: 415-705-2297

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101 Park Center Plaza
Suite 1001
San Jose, CA 95113
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Fax: 408-271-7307

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No. 456
Santa Clara, CA 95054
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Fax: 408-970-4618

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Fax: 303- 844-5651

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Ft. Lauderdale, FL 33301
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Fax: 954-356-6644

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Suite 1270
Orlando, FL 32801
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Fax: 407-648-6756

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Suite 201
Tallahassee, FL 32303
Telephone: 850-942-9635
Fax: 850-922-9595

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285 Peachtree Center Avenue, NE
No. 200
Atlanta, GA 30303-1229
Telephone: 404-657-1900
Fax: 404-657-1970

Savannah*
6001 Chatham Center Drive
Suite 100
Savannah, GA 31405
Telephone: 912-652-4204
Fax: 912-652-4241

Hawaii/Pacific Islands

Honolulu
1001 Bishop Street
Pacific Tower, Suite 1140
Honolulu, HI 96813
Telephone: 808-522-8040
Fax: 808-522-8045

Idaho

Boise
700 West State Street
2nd Floor
Boise, ID 83720
Telephone: 208-334-3857
Fax: 208-334-2783

Illinois

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55 West Monroe Street
Suite 2440
Chicago, IL 60603
Telephone: 312-353-8045
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Highland Park
610 Central Avenue
Suite 150
Highland Park, IL 60035
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Fax: 847-681-8012

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922 North Glenwood Avenue
Jobst Hall, Room 141
Peoria, IL 61606
Telephone: 309-671-7815
Fax: 309-671-7818

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Rockford, IL 61103
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Fax: 815-963-7943

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Carmel, IN 46032
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Fax: 317-582-2301

Iowa

Des Moines
700 Locust Street
Suite 100
Des Moines, IA 50309
Telephone: 515-288-8614
Fax: 515- 288-1437

Kansas

Wichita
209 East William
Suite 300
Wichita, KS 67202-4012
Telephone: 316-263-4067
Fax: 316- 263-3176

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Louisville
601 West Broadway
Room 634B
Louisville, KY 40202
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Fax: 502-582-6573

* Rural Export Assistance Center

Somerset*
2292 South Highway 27
Suite 240
Somerset, KY 42501
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Fax: 606-677-6161

Lexington
4th Floor
Lexington Central Library
140 East Main Street
Lexington, KY 40507
Telephone: 606-225-7001
Fax: 606-225-6501

Louisiana

New Orleans
365 Canal Street
No. 1170
New Orleans, LA 70130
Telephone: 504-589-6546
Fax: 504-589-2337

Shreveport
7100 West Park Drive
Shreveport, LA 71129
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Fax: 318-676-3063

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Maryland

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401 East Pratt Street
Suite 2432
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Suite 103
Ann Arbor, MI 48104
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Suite 718-S
Grand Rapids, MI 49504
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Fax: 616-458-3872

Pontiac
250 Elizabeth Lake Road
Suite 1300 West
Pontiac, MI 48341
Telephone: 248-975-9600
Fax: 248-975-9606

Minnesota

Minneapolis
45 South 7th Street
Suite 2240
Minneapolis, MN 55402
Telephone: 612-348-1638
Fax: 612-348-1650

Mississippi

Raymond
704 East Main Street
Raymond, MS 39154
Telephone: 601-857-0128
Fax: 601-857-0026

Missouri

St. Louis
8182 Maryland Avenue
Suite 303
St. Louis, MO 63105
Telephone: 314-425-3302
Fax: 314-425-3381

Kansas City
2345 Grand Boulevard
Suite 650
Kansas City, MO 64108
Telephone: 816-410-9201
Fax: 816-410-9208

Montana

Missoula*
Gallagher Business Building
Suite 257
Missoula, MT 59182
Telephone: 406-243-2098
Fax: 406-243-5259

Nebraska

Omaha
11135 "O" Street
Omaha, NE 68137
Telephone: 402-221-3664
Fax: 402-221-3668

Nevada

Reno
1755 East Plumb Lane
Suite 152
Reno, NV 89502
Telephone: 775-784-5203
Fax: 775-784-5343

New Hampshire

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17 New Hampshire Avenue
Portsmouth, NH 03801-2838
Telephone: 603-334-6074
Fax: 603-334-6110

New Jersey

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3131 Princeton Pike
Building 4
Suite 105
Trenton, NJ 08648-2319
Telephone: 609-989-2100
Fax: 609-989-2395

Newark
One Gateway Center
9th Floor
Newark, NJ 07102
Telephone: 973-645-4682
Fax: 973-645-4783

New Mexico

Santa Fe
1100 St. Francis Drive
Santa Fe, NM 87503
Telephone: 505-827-0350
Fax: 505-827-0263

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Room 1304
Buffalo, NY 14202
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Fax: 716-551-5290

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1550 Franklin Avenue
Room 207
Mineola, NY 11501
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Fax: 516-739-3310

New York City
6 World Trade Center
Room 635
New York, NY 10048
Telephone: 212-466-5222
Fax: 212-264-1356

New York City
serving Harlem
163 West 125th Street
Suite 904
New York, NY 10027
Telephone: 212-860-6200
Fax: 212-860-6203

Westchester
707 Westchester Avenue
Suite 209
Westchester, NY 10604
Telephone: 914-682-6712
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Fax: 704-332-2681

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Raleigh, NC 27601
Telephone: 919-715-7373
Fax: 919-715-7777

North Dakota

Served by the Minneapolis Export Assistance Center

Ohio

Cincinnati
36 East 7th Street
Suite 2650
Cincinnati, OH 45202
Telephone: 513-684-2944
Fax: 513-684-3227

Cleveland
600 Superior Avenue East
Suite 700
Cleveland, OH 44114
Telephone: 216-522-4750
Fax: 216-522-2235

Columbus
Two Nationwide Plaza
Suite 1400
Columbus, OH 43215
Telephone: 614-365-9510
Fax: 614-365-9598

Toledo
300 Madison Avenue
Toledo, OH 43604
Telephone: 419-241-0683
Fax: 419-241-0684

Oklahoma

Oklahoma City
301 Northwest 63rd Street
Suite 330
Oklahoma City, OK 73116
Telephone: 405-608-5302
Fax: 405-608-4211

Tulsa
700 North Greenwood Avenue
Suite 1400
Tulsa, OK 74106
Telephone: 918-581-7650
Fax: 918-581-6263

Oregon

Eugene*
1401 Willamette Street
Suite 13
Eugene, OR 97440-1107
Telephone: 541-484-1314
Fax: 541-465-6704

Portland
One World Trade Center
121 SW Salmon Street
Suite 242
Portland, OR 97204
Telephone: 503-326-3001
Fax: 503-326-6351

Pennsylvania

Harrisburg*
228 Walnut Street
No. 850
P.O. Box 11698
Harrisburg, PA 17108-1698
Telephone: 717-221-4510
Fax: 717-221-4505

Philadelphia
The Curtis Center
Suite 580
West Independence Square
Philadelphia, PA 19106
Telephone: 215-597-6101
Fax: 215-597-6123

Pittsburgh
2002 Federal Building
1000 Liberty Avenue
Pittsburgh, PA 15222
Telephone: 412-395-5050
Fax: 412-395-4875

Puerto Rico

San Juan
525 F.D. Roosevelt Avenue
Suite 905
San Juan, PR 00918
Telephone: 787-766-5555
Fax: 787-766-5692

Rhode Island

Providence
One West Exchange Street
Providence, RI 02903
Telephone: 401-528-5104
Fax: 401-528-5067

South Carolina

North Charleston*
5300 International Boulevard
Suite 201-C
North Charleston, SC 29418
Telephone: 843-760-3794
Fax: 843-760-3798

Columbia*
1835 Assembly Street
Suite 172
Columbia, SC 29201
Telephone: 803-765-5345
Fax: 803-253-3614

Greenville*
555 North Pleasantburg Drive
Building 1
Suite 109
Greenville, SC 29607
Telephone: 864-271-1976
Fax: 864-271-4171

South Dakota

Sioux Falls*
Augustana College
2001 South Summit Avenue
Madsen Center
Room 152
Sioux Falls, SD 57197
Telephone: 605-330-4264
Fax: 605-330-4266

Tennessee

Knoxville
601 West Summit Hill Drive
Suite 300
Knoxville, TN 37902-2011
Telephone: 865-545-4637
Fax: 865-545-4435

Memphis
650 East Parkway South
Suite 348
Memphis, TN 38104
Telephone: 901-323-1543
Fax: 901-320-9128

Nashville
211 Commerce Street
3rd Floor, Suite 100
Nashville, TN 37201
Telephone: 615-736-5161/
5162 or 7771
Fax: 615-736-2454

Texas

Austin
1700 Congress
2nd floor
Austin, TX 78701
Telephone: 512-916-5939
Fax: 512-916-5940

Dallas
2050 North Stemmons Freeway
Suite 170
Dallas, TX 75207
Telephone: 214-767-0542
Fax: 214-767-8240

Fort Worth
711 Houston Street
Fort Worth, TX 76102
Telephone: 817-212-2673
Fax: 817-978-0178

Houston
500 Dallas
Suite 1160
Houston, TX 77002
Telephone: 713-718-3062
Fax: 713-718-3060

San Antonio
203 South St. Mary Street
Suite 360
San Antonio, TX 78205
Telephone: 210-228-9878
Fax: 210-228-9874

Utah

Salt Lake City
324 S. State Street
Suite 221
Salt Lake City, UT 84111
Telephone: 801-524-5116
Fax: 801-524-5886

* Rural Export Assistance Center

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United States Department of Commerce (continued)
United States Commercial Service
Export Assistance Center Directory

Vermont

Montpelier*
National Life Building
6th Floor
Montpelier, VT 05620-0501
Telephone: 802-828-4508
Fax: 802-828-3258

Virginia

Arlington
1911 North Fort Myer Drive
Suite 601
Arlington, VA 22209
Telephone: 703-524-2885
Fax: 703-524-2649

Richmond
400 North 8th Street
No. 540
Richmond, VA 23240-0026
Telephone: 804-771-2246
Fax: 804-771-2390

Washington

Seattle
2001 6th Avenue
Suite 650
Seattle, WA 98121
Telephone: 206-553-5615
Fax: 206-553-7253

Spokane
801 West Riverside Avenue
Suite 400
Spokane, WA 99201
Telephone: 509-353-2625
Fax: 509-353-2449

Tacoma
950 Pacific Avenue
Suite 410
Tacoma, WA 98402
Telephone: 253-593-6736
Fax: 253-383-4676

West Virginia

Charleston*
405 Capitol Street
Suite 807
Charleston, WV 25301
Telephone: 304-347-5123
Fax: 304-347-5408

Wheeling*
Wheeling Jesuit University
316 Washington Avenue
Wheeling, WV 26003
Telephone: 304-243-5493
Fax: 304-243-5494

Wisconsin

Milwaukee
517 East Wisconsin Avenue
Room 596
Milwaukee, WI 53202
Telephone: 414-297-3473
Fax: 414-297-3470

Wyoming

Served by the Denver
Export Assistance Center

* Rural Export Assistance Center

United States Small Business Administration
Microloan Program
Intermediary Lenders

Alabama

Birmingham
Birmingham Business
Resource Center
110 12th Street North
Birmingham, AL 35203
Telephone: 205-250-6380
Fax: 205-250-6384
Serving: Jefferson County

Pensacola
Community Equity
Investments, Inc.
302 North Barcelona Street
Pensacola, AL 32501
Telephone: 850-595-6234
Fax: 850-595-6264
Serving: Bay, Calhoun, Escambia, Gadsden, Gulf, Jackson, Holmes, Liberty, Leon, Franklin, Wakulla, Walton, Wasington, Okaloosa, Santa Rosa Counties in the state of Alabama and Baldwin, Mobile, Washington, Clarke, Monroe, Escambia, Conecuh, Covington, Geneva, Coffee, Dale, Henry, Houston Counties in the state of Florida

Arizona

Phoenix
Chicanos Por La Causa, Inc.
1112 East Buckeye Road
Phoenix, AZ 85034-4043
Telephone: 602-252-0483
Fax: 602-252-0484
Serving: Maricopa, Pima, Graham, Gila, Coconino,Mohave, Yavapai, and La Paz Counties, including Point of Pines Reservation, South-western area of Fort Apache Reservation, the Kaibab, Havasupai, and Hualapai Reservations and western portions of the Navajo and Hopi Reservations

Tucson
Portable Practical Education
Preparation (PPEP)
Housing Development Corp.
1100 East Ajo Way
Suite 209
Tucson, AZ 85713
Telephone: 520-806-9513
Fax: 520-806-9515
Serving: Cochise, Santa Cruz, Pinal, Yuma, rural Pima, rural Maricopa counties including the Fort McDowell, Gila River, Maricopa, Papago, Salt River and San Xavier Indian Reservations

Arkansas

Pine Bluff
Arkansas Enterprise Group
2304 West 29th Street
Pine Bluff, AR 71603
Telephone: 870-246-9739
Fax: 870-246-2182
Serving: Arkansas, Ashley, Bradley, Calhoun, Chicot, Clark, Clay, Cleveland, Columbia, Craighead, Dallas, Desha, Drew, Garland, Grant, Greene, Hempstead, Hot Springs, Howard, Jefferson, Lafayette, Lawrence, Lincoln, Little River, Lonoke, Miller, Mississippi, Montgomery, Nevada, Ouachita, Phillips, Pike, Poinsett, Polk, Prairie, Pulaski, Randolph, Saline, Sevier and Union Counties

Forrest City
Delta Community
Development Corp.
335 Broadway
P.O. Box 852
Forrest City, AR 72336
Telephone: 870-633-9112
Fax: 870-633-9191
Serving: Cross, Crittenden, Monroe, Lee, St. Francis Counties

Batesville
White River Planning and
Development District, Inc.
P.O.Box 2396
1652 White Drive
Batesville, AR 72501
Telephone: 870-793-5233
Fax: 870-793-4035
Serving: Cleburne, Fulton, Independence, Izard, Jackson, Sharp, Stone, Van Buren, White, Woodruff Counties

Huntsville
Financing Ozarks Rural Growth
Economy (FORGE)
208 East Main
P.O. Box 1138
Huntsville, AR 72740
Telephone: 501-738-1585
Fax: 501-738-6288
Serving: Crawford, Baxter, Yell, Perry, Conway, Boone, Madison, Marion, Carroll, Franklin, Pope, Benton, Washington, Searcy, Newton

California

Arcata
Arcata Economic Development
Corporation
100 Ericson Court
Suite 100
Arcata, CA 95521
Telephone: 707-822-4616
Fax: 707-822-8982
Serving: Del Norte, Humboldt, Lake, Mendocino, Siskiyou, Trinity Counties

Salinas
California Coastal Rural
Development Corporation
221 Main Street
Suite 300
P.O Box 479
Salinas, CA 93906
Telephone: 831-424-1099
Fax: 831-424-1094
Serving: Santa Clara, Santa Cruz, Monterey, San Benito, San Luis Obispo, Santa Barbara, Ventura Counties

San Francisco
Southeast Asian Community Ctr.
875 O'Farrell Street
San Francisco, CA 94109
Telephone: 415-885-2743
Fax: 415-885-3253
Serving: Alameda, Contra Costa, Marin, Merced, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Stanislaus Counties

Van Nuys
Valley Economic Development
Corporation
4717 Van Nuys Boulevard
2nd Floor
Van Nuys, CA 91403
Telephone: 818-907-9977
Fax: 818-907-9720
Serving: Los Angeles and Orange County

Fresno
Valley Small Business
Development Corporation
3417 West Shaw
Suite 100
Fresno, CA 93711
Telephone: 559-271-9030
Fax: 559-271-9078
Serving: Fresno, Kings, Kern, Stanislaus, Madera, Mariposa, Merced, Tuolumne, Tulare Counties

Oakland
Oakland Business
Development Corp.
519 17th Street
Suite 100
Oakland, CA 94612
Telephone: 510-763-4297
Fax: 510-763-1273
Serving: Alameda and Contra Costa Counties

Auburn
Sierra Economic Development
560 Wall Street
Suite F
Auburn, CA 95603
Telephone: 530-823-4703
Fax: 530-823-4142
Serving: Modoc, El Dorado, Lassen, Nevada, Plumas, Sierra, Placer Counties

Colorado

Denver
Colorado Enterprise Fund
1888 Sherman Street
Suite 530
Denver, CO 80203
Telephone: 303-860-0242
Fax: 303-860-0409
Serving: Adams, Albert, Arapahoe, Boulder, Denver, Douglas, El Paso, Jefferson, Larimer and Weld Counties and the city of Denver

Montrose
Region 10 LEAP for Economic
Development
P.O. Box 849
Montrose, CO 81402
Telephone: 970-249-2436
Fax: 970-249-2488
Serving: Delta, Gunnison, Hinsdale, Montrose, Ouray, San Miguel Counties

Connecticut

New Haven
Connecticut Community
Investment Corporation
100 Crown Street
New Haven, CT 06510
Telephone: 203-776-6172
Fax: 203-776-6837
Serving: The state of Connecticut

Delaware

Wilmington
Wilmington Economic
Development Corporaton
100 West 10th Street
Suite 706
Wilmington, DE 19801
Telephone: 302-571-9088
Fax: 302-652-5879
Serving: Nev. Castle County and the cities of Wilmington, Newark, New Castle, Middletown, Odessa, Townsend

District of Columbia

Washington, DC
ARCH Development Corporation
1227 Good Hope Road, SE
Washington, DC 20020
Telephone: 202-889-5023
Fax: 202-889-5035
Serving: portions of the District of Columbia commonly referred to as Adams Morgan, Mount Pleasant, Anacostia, Congress Heights, Columbia Heights, and the 14th Street Corridor

East of the River Community
Development Corporation
3101 Martin Luther King, Jr. Ave, SE
Washington, DC 20032
Telephone: 202-561-4974
Fax: 202-561-4978
Serving: Portions of Southeast Washington, DC commonly known as Ward 8

H Street Community
Development Corporation
501 H Street, NE
Washington, DC 20002
Telephone: 202-544-8353
Fax: 202-544-3051
Serving: The majority of the District with the exception of Adams Morgan, Mount Pleasant, Anacostia, Congress Heights, Columbia Heights, 14th Street Corridor and Ward 8

Florida

Pensacola
Community Equity
Investments, Inc.
302 North Barcelona Street
Pensacola, FL 32501
Telephone: 850-595-6234
Fax: 850-595-6264
Serving: Bay, Calhoun, Escambia, Gadsden, Gulf, Jackson, Holmes, Liberty, Leon, Franklin, Wakulla, Walton, Wasington, Okaloosa, Santa Rosa Counties in the state of Alabama and Baldwin, Mobile, Washington, Clarke, Monroe, Escambia, Conecuh, Covington, Geneva, Coffee, Dale, Henry, Houston Counties in the state of Florida

Clearwater
Clearwater Neighborhood
Housing Services, Inc.
608 North Garden Avenue
Clearwater, FL 33755
Telephone: 727-442-4155
Fax: 727-446-4911
Serving: Pinellas County and the city of Clearwater

United States Small Business Administration (continued)

Microloan Program
Intermediary Lenders

Orlando
Minority/Women Business Enterprise Alliance, Inc.
3700 43rd Street
Suite 100
Orlando, FL 32805
Telephone: 407-428-5860
Fax: 407-428-5869
Serving: Orange, Osceola, Lake, Seminole, Polk Hillsborough, Sumter, Brevard, Volusia and Marion Counties

West Palm Beach
The Business Loan Fund of the Palm Beaches, Inc.
324 Datura Street
Suite 201
West Palm Beach, FL 33401
Telephone: 561-838-9027
Fax: 561-838-9029
Serving: Palm Beach County, Hendry, Indian River, Martin, Palm Beach County Development Regions, St. Lucie

Gainesville
United Gainesville Community Development Corporation, Inc.
505 NW 2nd Avenue
P.O. Box 2518
Gainesville, FL 32602
Telephone: 352-376-8891
Fax: 352-376-3389
Serving: Alachua and Marion Counties

Miami
3000 Biscayne Boulevard
Suite 101
Miami, FL 33137
Telephone: 305-438-1407
Fax: 305-438-1411
Serving: Dade, Broward, Palm and Pinellas Counties

Georgia

Atlanta
Fulton County Development Corp/ GRASP Enterprises
55 Marietta Street, NW
Suite 2000
Atlanta, GA 30303
Telephone: 404-659-5955
Fax: 404-880-9561
Serving: Fulton, Dekalb, Cobb, Gwinnett, Fayette, Clayton, Henry, Douglas and Rockdale Counties

Savannah
Small Business Assistance Corp.
111 East Liberty Street
Suite 100
P.O. Box 10516
Savannah, GA 31412-0716
Telephone: 912-232-4700
Fax: 912-232-0385
Serving: Chatham, Effingham, Bryan, Bulloch, Liberty Counties

Hawaii

Honolulu
Pacific Gateway Center
720 North King Street
Honolulu, HI 96817
Telephone: 808-845-3918
Fax: 808-842-1962
Serving: The state of Hawaii

Idaho

Boise
Ida-Ore Planning and Development Association
10624 West Executive Drive
Boise, ID 83713
Telephone: 208-322-7033
Fax: 208-322-3569
Serving: Payette, Washington, Adams, Valley, Gem, Boise, Elmore, Ada, Canyon, Owhyee Counties

Hayden
Panhandle Area Council
11100 Airport Drive
Hayden, ID 83835-9743
Telephone: 208-772-0584
Fax: 208-772-6196
Serving: Benewah, Bonner, Boundary, Kotenai, and Shoshone Counties

Illinois

Sterling
Greater Sterling Development Corporation
1741 Industrial Drive
Sterling, IL 61081
Telephone: 815-625-5255
Fax: 815-625-5094
Serving: Whiteside, Lee Counties

Chicago
Illinois Development Finance Auth.
233 South Wacker Drive
Sears Tower
Suite 4000
Chicago, IL 60606
Telephone: 312-627-1434
Fax: 312-496-0578
Serving: Statewide except Peoria, Tazwell, Woodford, Whiteside, Lee Counties, the city of Sterling, and those portions of Chicago currently served by the Women's Self Employment Project

Chicago
Neighborhood Inst./ Women's Self Employment Project
20 North Clark Street
Suite 400
Chicago, IL 60602
Telephone: 312-606-8255
Fax: 312-606-9215
Serving: Portions of city of Chicago

Peoria
The Economic Development Council for the Peoria Area
124 SW Adams Street
Suite 300
Peoria, IL 61602
Telephone: 309-676-7500
Fax: 309-676-6638
Serving: Peoria, Tazwell and Woodford Counties

Indiana

Evansville
Metro Small Business Assistance Corporation
306 Civic Center Complex
1 NW Martin Luther King, Jr. Blvd
Evansville, IN 47708-1869
Telephone: 812-426-5857
Fax: 812-436-7809
Serving: Vanderburgh, Posey, Gibson and Warrick Counties

Bloomington
Bloomington Area Microenterprise Initiative
216 West Allen Street
Suite 124
Bloomington, IN 47403
Telephone: 812-333-4276
Fax: 812-333-6966
Serving: Morgan, Owen, Greene, Lawrence, Monroe, Brown and Jackson Counties

Iowa

Sioux City
Siouxland Economic Development Corporation
428 Insurance Center
507 7th Street
P.O. Box 447
Sioux City, IA 51102
Telephone: 712-279-6286
Fax: 712-279-6920
Serving: Cherokee, Ida, Monona, Plymouth, Sioux, Woodbury, and Counties

Kansas

Wichita
South Central Kansas Economic Development District, Inc.
151 North Volutsia
Wichita, KS 67214
Telephone: 316-262-7035
Fax: 316-262-7062
Serving: Butler, Chautauqua, Cowley, Elk, Greenwood, Harper, Harvey, Kingman, Marion, McPherson, Reno, Rice, Sedgwick and Sumner Counties

Kansas City
Center for Business Innovations, Inc.
4747 Troost Avenue
Kansas City, KS 64110
Telephone: 816-561-8567
Fax: 816-756-1530
Serving: Wyandotte, Johnson, Douglas, Leavenworth

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Kentucky

Lexington
Community Ventures Corporation
1450 North Broadway
Lexington, KY 40505
Telephone: 606-231-0054
Fax: 606-231-0261

Serving: Anderson, Bourbon, Boyle, Clark, Estill, Fayette, Franklin, Garrard, Harrison, Jessamine, Lincoln, Madison, Mercer, Nicholas, Powell, Scott and Woodford Counties

London
Kentucky Highlands Investment Corporation
362 Old Whitley Road
P.O. Box 1738
London, KY 40743-1738
Telephone: 606-864-5175
Fax: 606-864-5194

Serving: Bell, Clay, Clinton, Harlan, Jackson, McCreary, Rockcastle, Wayne and Whitley Counties

Louisville
Louisville Central Development Corporation / Business Plus
1015 West Chestnut Street
Louisville, KY 40203
Telephone: 502-583-8821
Fax: 502-583-8824

Serving: Jefferson County

Mayfield
Purchase Area Development Dist.
1002 Medical Drive
P.O. Box 588
Mayfield, KY 42066
Telephone: 270-247-7171
Fax: 270-251-6110

Serving: Ballard, Calloway, Carlisle, Fulton, Graves, Hickman, McCracken and Marshall Counties

Maine

Wiscasset
Coastal Enterprises, Inc.
P.O. Box 268 or
36 Water Street
Wiscasset, ME 04578
Telephone: 207-882-7552
Fax: 207-882-7308

Serving: Statewide excluding Aroostock, Piscataquis, Washington, Oxford, Penobscot and Hancock Counties

Caribou
Northern Maine Development Commission
302 South Main Street
P.O. Box 779
Caribou, ME 04736

Serving: Aroostook County

Bangor
Eastern Maine Development Corp.
One Cumberland Place
Suite 300,
Bangor, ME 04401
Telephone: 207-942-6389
Fax: 207-942-3548

Serving: Hancock, Penobscot, Piscataquis and Washington County

South Paris
Community Concepts, Inc.
P.O. Box 278
19 Market Place
South Paris, ME 04281
Telephone: 207-743-7716

Fax: 207-743-6513

Serving: Oxford County

Maryland

The Development Credit Fund
2526 North Charles Street
Suite 200,
Baltimore, MD 21218
Telephone: 410-235-8100
Fax: 410-235-5899

Serving: Statewide excluding Montgomery and Prince Georges Counties

Washington, DC
H Street Development Corp.
501 H Street, NE
Washington, DC 20002
Telephone: (202) 544-8353
Fax: (202) 544-3051

Serving: Montgomery and Prince George's Counties

Lynn
Economic Development Industrial Corporation of Lynn
37 Central Square
3rd Floor
Lynn, MD 01901
Telephone: (781) 581-9399
Fax: (781) 581-9731

Serving: The city of Lynn

Massachusetts

Boston
Jewish Vocational Service, Inc.
105 Chauncy Street
6th Floor
Boston, MA 02111
Telephone: 617-451-8147
Fax: 617-451-9973

Serving: Greater Boston

Fall River
Fall River Office of Economic Development
One Government Center
Fall River, MA 02722
Telephone: 508-324-2620
Fax: 508-677-2840

Serving: The city of Fall River

Springfield
Greater Springfield Entrepreneurial Fund
1176 Main Street
Springfield, MA 01103
Telephone: 413-781-6900
Fax: 413-736-0650

Serving: Hampden County excluding the towns of Chester and Chicopee

Washington, DC
Community Transportation Association of America
1341 G Street, NW
Suite 600
Washington, DC 20005
Telephone: 202-661-0210
Fax: 202-737-9197

Serving: North Central Massachusetts, Athol, Winchendon, Gardner, Templeton, Phillipston, Orange, Erving, Wendell, Montague, Gill and Greenfield Counties

Greenfield
Western Massachusetts Enterprise Fund
308 Main Street
Suite 2B
Greenfield, MA 01301
Telephone: 413-774-4033
Fax: 413-774-3673

Serving: Berkshire and Franklin Counties, and the towns of Chester, Chicopee, Petersham, Phillipston

Taunton
South Eastern Economic Development Corporation (SEED)
88 Broadway
Taunton, MA 02780
Telephone: 508-822-1020
Fax: 508-880-7869

Serving: Norfolk, Bristol, Plymouth, Barnstable, Dukes and Nantucket Counties

Michigan

Ann Arbor
Center for Empowerment Economic Development
2002 Hogback Road
Suite 12
Ann Arbor, MI 48105
Telephone: 734-677-1400
Fax: 734-677-1465

Serving: Washtenaw County

Detroit
Economic Growth Corporation
211 West Fort
Suite 900
Detroit, MI 48226
Telephone: 313-237-4629

Fax: 313-963-8839

Serving: The city of Detroit

Flint
Community Capital and Development Corp.
The Walter Reuther Center
316 West Water Street
Flint, MI 48503
Telephone: 810-239-5847
Fax: 810-239-5575

Serving: Genesee County

United States Small Business Administration (continued)

Microloan Program

Intermediary Lenders

Marquette
Northern Initiatives Corp.
228 West Washington Street
Marquette, MI 49855
Telephone: 906-228-5571
Fax: 906-228-5572
Serving: Upper Peninsula including Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic, Houghton, Iron, Keewenaw, Luce, Macinac, Marquette, Menonimee, Ontonagon and Schoolcraft Counties

Traverse City
Rural Michigan Intermediary Relending Program, Inc.
121 East Front Street
Suite 201
Traverse City, MI 49686
Telephone: 231-941-5858
Fax: 231-941-4616
Serving: Emmet, Charlevoix, Antrim, Leelanau, Benzie, Grand Traverse, Kalkaska, Manistee, Wexford, Missaukee, Cheboygan, Presque Isle, Otsego, Montmorency, Alpena, Crawford, Oscoda, Alcona, Roscommon, Ogemaw, Iosco, Osceola, Mason, Lake Counties

Saginaw
Saginaw Economic Development Corporation
301 East Genesee
3rd Floor, Saginaw, MI 48607
Telephone: 517-759-1395
Fax: 517-754-1715
Serving: Saginaw County

Minnesota

Virginia
Northeast Entrepreneur Fund, Inc.
820 Ninth Street North
Suite 200,
Virginia, MN 55792
Telephone: 218-749-4191
Fax: 218-741-4249
Serving: Koochiching, Itasca, St. Louis, Aitkin, Carlton,Cook and Lake Counties

Heidelberg
Women Venture
2324 University Avenue
Suite 200
Heidelberg, MN 55112
Telephone: 651-646-3808
Fax: 651-641-7223
Serving: St. Paul: Andra, Carver, Chisago, Dakota, Hennepin, Isanti, Ramsey, Scott, Washington and Wright Counties and the cities of Minneapolis, St.Paul

Minneapolis
Minneapolis Consortium of Community Developers
1808 Riverside Avenue South
Suite 25506
Minneapolis, MN 55454-1035
Telephone: 612-371-9986
Fax: 612-673-0379
Serving: Parts of-city of Minneapolis

Bemidji
Northwest Minnesota Foundation
4225 Technology Drive, NW
Bemidji, MN 56601
Telephone: 218-759-2057
Fax: 218-759-2328
Serving: Beltrami, Clearwater, Hubbard, Kittsson, Lake of the Woods, Mahnomen, Marshall, Norman, Pennington, Polk, Red Lake, and Rousseau Counties

Bowie
Mississippi Delta Foundation
819 Main Street
Bowie, MN: 38701
Telephone: 601-335-5291
Fax: 601-335-5295
Serving: Statewide excluding Issaquena, Sharkey, Humphreys, Madison, Leake, Kemper, Copiah, Hinds, Rankin, Newton, Smith, Jasper, Clarke, Jones, Wayne and Greene Counties

Mississippi

Jackson
Friends of Children of Mississippi, Inc.
4880 McWillie Circle
Jackson, MS 39206
Telephone: 601-362-1541
Fax: 601-362-1613
Serving: Issaquena, Sharkey, Humphreys, Madison, Leake, Kemper, Copiah, Hinds, Rankin, Newton, Smith, Jasper, Clarke, Jones, Wayne and Greene Counties

Missouri

Kansas City
Center for Business Innovation, Inc.
4747 Troost Avenue
Kansas City, MO 64110
Telephone: 816-561-8567
Fax: 816-756-1530
Serving: Platte, Jackson, Clay and Cass Counties

Jefferson City
Rural Missouri, Inc.
1014 Northeast Drive
Jefferson City, MO 65109
Telephone: 573-635-0136
Fax: 573-635-5636
Serving: Statewide excluding Platte, Jackson, Clay and Cass Counties

Bozeman
Capital Opportunities
District IX, Human Resources Development Council, Inc.
321 East Main Street
Suite 300
Bozeman, MO 59715
Telephone: 406-587-4486
Fax: 406-585-3538
Serving: Gallatin, Park and Meagher Counties

Montana

Missoula
Montana Community Development Corporation
103 East Main
Missoula, MT 59802
Telephone: 406-728-9234
Fax: 406-542-6671
Serving: Lake, Mineral, Missoula, Ravalli, and Sanders Counties

Nebraska

Walthill
Rural Enterprise Assistance Project Center for Rural Affairs
101 South Tallman Street
P.O. Box 406
Walthill, NE 68067
Telephone: 402-846-5428
Fax: 402-846-5420
Serving: Antelope, Banner, Blaine, Boone, Box Butte, Boyd, Brown, Burt, Cass, Cedar, Cherry, Cheyenne, Colfax, Custer, Dawes, Deuel, Dixon, Gage, Garden, Garfield, Greeley, Holt, Jefferson, Johnson, Keya Paha, Kimball, Knox, Lancaster, Loup, McPherson, Morrill, Nance, Nemaha, Otoe, Pawnee, Pierce, Platte, Richardson, Rock, Saline, Saunders, Seward, Sheridan, Sioux, Scottsbluff, Thurston, Wayne and Wheeler Counties

Ogailala
West Central Nebraska Development District, Inc.
201 East 2nd Street
Suite C
P.O.Box 599,
Ogailala, NE 69153
Telephone: 308-284-6077
Fax: 308-284-6070
Serving: Arthur, Chase, Dawson, Dundy, Frontier, Furnas, Gosper, Grant, Hayes, Hitchcock, Hooker, Keith, Lincoln, Logan, Perkins, Red Willow, Thomas and McPherson Counties

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Nevada

Carson City
Nevada Microenterprise Initiative
116 East 7th Street
Suite 3
Carson City, NV 89701-5236
Telephone: 775-841-1420
Fax: 775-841-2221

Serving: The state of Nevada

New Jersey

Cooperative Business
Assistance Corporation
433 Market Street
2nd Floor, Suite 201
NJ 08102
Telephone: 856-966-8181
Fax: 856-966-0036

Serving: Camden, Gloucester, Atlantic, Cape May,Cumberland, and Salem Counties

Camden

Greater Newark Business
Development Consortium
744 Broad Street
26th Floor
Camden, NJ 07102
Telephone: 973-242-4134
Fax: 973-242-0485

Serving: Bergen, Essex, Hudson, Middlesex, Monmouth, Morris, Passaic, Sussex, and Ocean Counties

Jersey City

Community Lending & Investment
Corporationof Jersey City
30 Montgomery Street
Jersey City, NJ 07302
Telephone: 201-333-7797
Fax: 201-946-9367

Serving: The city of Jersey City

Trenton

Trenton Business
Assistance Corporation
P.O. Box 2451
36 South Broad Street
Trenton, NJ 08608
Telephone: 609-396-8272
Fax: 609-396-8603

Serving: Burlington, Hunterdon, Mercer, Warren, Phillipsburg Counties and portions of the city of Trenton

Union

Union County Economic
Development Corporation
Liberty Hall Corporate Center
1085 Morris Avenue
Suite 531
Union, NJ 07083
Telephone: 908-527-1166
Fax: 908-527-1207

Serving: Union and Somerset Counties

New Mexico

Albuquerque

Women's Economic
Self Sufficiency Team
414 Silver SW
Albuquerque, NM 87102-3239
Telephone: 505-241-4760
Fax: 505-241-4766

Serving: The state of New Mexico

New York

Saranac Lake

Adirondack Economic
Development Corporation
Trudeau Road / P.O. Box 747
Saranac Lake, NY 12983
Telephone: 518-891-5523
Fax: 518-891-9820

Serving: Clinton, Essex, Franklin, Fulton, Hamilton, Herkimer, Jefferson, Lewis, Oneida, Oswego, St. Lawrence, Saratoga, Warren and Washington Counties

Hudson

Columbia Hudson Partnership
444 Warren Street
Hudson, NY 12534-2415
Telephone: 518-828-4718
Fax: 518-828-0901

Serving:Columbia County

New York City

Manhattan Borough
Development Corp.
55 John Street
17th Floor,
New York City, NY 10038
Telephone: 212-791-3660
Fax: 212-571-0873

Serving: Manhattan

Rochester

Rural Opportunities Enterprise
Center, Inc.
400 East Avenue
Rochester, NY 14607
Telephone: 716-340-3387
Fax: 716-340-3326

Serving: Onandaga, Ulster, Monroe, Schuyler, Chemung, Allegheny, Cattaraugua, Cayuga, Chatauqua, Dutchess, Erie, Genessee, Greene, Livingston, Niagara, Ontario, Orange, Orleans, Putnam, Seneca, Steuben, Sullivan, Wayne, Wyoming and Yates Counties

Centereach

Community Development
Corporation of Long Island
2100 Middle Country Road
Suite 300
Centereach, NY 11720
Telephone: 631-471-1215
Fax: 631-471-1210

Serving: Suffolk and Nassau Counties

New York

New York Association
for New Americans, Inc.
17 Battery Place,
New York, NY 10004
Telephone: 212-425-5051
Fax: 212-425-7260

Serving: Queens

Ithaca

Alternatives Federal Credit Union
301 West State Street
Ithaca, NY 14850
Telephone: 607-273-3582
Fax: 607-277-6391

Serving: Schuyler, Tompkins, Tioga, Cortland, Chemung, and Broome Counties

New York

Renaissance Economic
Development Corporation
180 Eldridge Street
New York, NY 10002
Telephone: 212-979-8988 x16
Fax: 212-979-8811

Serving: lower Manhattan, Brooklyn and Queens

North Carolina

Martin Lakes

Self-Help Ventures Fund
301 West Main Street
P.O. Box 3619
Martin Lakes, NC 27701
Telephone: 919-956-4400
Fax: 919-956-4600

Serving: Statewide excluding Watauga, Avery, Mitchell and Yancy Counties

Boone

W.A.M.Y. Community Action
Suite 2
152 Southgate Drive
P.O.Box 2688,
Boone, NC 28607
Telephone: 828-264-2421
Fax: 828-264-0952

Serving: Watauga, Avery, Mitchell and Yancey Counties

North Dakota

Fargo

Lake Agassiz Regional
Development Corporation
417 Main Avenue
Fargo ND 58103
Telephone: 701-235-1197
Fax: 701-235-6706

Serving Griggs, Bismarck, Mandan, Jamestown, Valley City

Fargo

Dakota Certified Development
Corporation
51 Broadway
Suite 500
Fargo, ND 58102
Telephone: 701-293-8892
Fax: 701-293-7819

Serving: Grand Forks, Devils Lake, Minot, Williston,Dickinson

United States Small Business Administration (continued)

Microloan Program
Intermediary Lenders

Ohio

The Plains
Enterprise Development Corp.
9030 Hocking Hills Drive
The Plains, OH 45780-1209
Telephone: 740-797-9646
Fax: 740-797-9659
Serving: Adams, Ashland, Athens, Belmont, Brown, Carroll, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Highland, Holmes, Jackson, Jefferson, Knox, Lawrence, Meigs, Monroe, Morgan, Muskingum, Hocking, Noble, Perry, Pike, Ross, Scioto, Tuscarawas, Vinton, Washington and Hocking Counties

Columbus
Columbus Countywide
Development Corporation
941 Chatham Lane
Suite 300
Columbus, OH 43221-2416
Telephone: 614-645-6171
Fax: 614-645-8588
Serving: The city of Columbus, Franklin, Delaware, Fairfield, Licking and Union Counties

Cincinnati
Hamilton County
Development Company
1776 Mentor Avenue
Cincinnati, OH 45212
Telephone: 513-631-8292
Fax: 513-631-4887
Serving: Adams, Brown, Butler, Clermont, Clinton, Hamilton, Warren and Highland Counties and the city of Cincinnati

Akron
Women's Organization for
Mentoring, Entrepreneurship
and Networking
526 South Main Street
Akron, OH 44311-1058
Telephone: 330-379-9280
Fax: 330-379-3454
Serving: Mahoning, Medina, Stark, Summit and Wayne Counties

Kent
Kent Regional Business Alliance
College of Business
No. 300-A
Kent State University
Kent, OH 44242
Telephone: 330-672-2772
Fax: 330-672-9338
Serving: Ashtabula, Geauga, Trumbull, Portage, Columbiana, Carroll, Holmes, Coshocton, Tuscarawas, and Harrison Counties

Durant
Rural Enterprises, Inc.
2912 Enterprise Boulevard
P.O. Box 1335
Durant, OH 74701
Telephone: 580-924-5094
Fax: 580-920-2745
Serving: Statewide excluding Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Haskell, Hayes, Hughes, Kay, Latimer, Leflore, Lincoln, Logan, McIntosh, Muskogee, Noble, Nowata, Okfuskee, Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pittsburg, Pottawatomie, Rogers, Seminole, Sequoyah, Wagoner, Washington and Wayne counties including the city of Tulsa

Tulsa
Oklahoma Tulsa Economic
Development Corporation
907 South Detroit Avenue
Suite 1001
Tulsa, OH 74120
Telephone: 918-585-8332
Fax: 918-585-2473
Serving: Adair, Canadian, Cherokee, Cleveland, Craig, Creek, Delaware, Haskell, Hayes, Hughes, Kay, Latimer, Leflore, Lincoln, Logan, McIntosh, Muskogee, Noble, Nowata, Okfuskee,Oklahoma, Okmulgee, Osage, Ottawa, Pawnee, Payne, Pittsburg, Pottawatomie, Rogers, Seminole, Sequoyah, Wagoner, Washington and Wayne counties and the city of Tulsa

Oklahoma
Greenwood Community
Development
133 North Greenwood Avenue
2nd floor
Greenwood, OH 74120
Telephone: 918-585-2084
Fax: 918-585-9268
Serving: North Tulsa County

Oregon

Albany
Cascades West Financial
Services, Inc.
P.O. Box 686
Albany, OR 97321
Telephone: 541-924-8480
Fax: 541-967-4651
Serving: Benton, Clackamas, Hood River, Jefferson, Lane, Lincoln, Linn, Marion, Multnomah, Polk, Tillamook, Wasco, Washington and Yamhill Counties

Boise
Ida-Ore Planning and Development
Association, Inc.
10624 West Executive Drive
Boise, OR 83713
Telephone: 208-322-7033
Fax: 208-322-3569
Serving: Harney and Malheur Counties

Medford
Southern Oregon Women's
Access to Credit, Inc.
33 North Central
No. 209
Medford, OR 97501
Telephone: 541-779-3992
Fax: 541-779-5195
Serving: Jackson, Josephine, Klamath, and Lake Counties

Pennsylvania

Philadelphia
The Ben Franklin Technical Center
of Southeast Pennsylvania
11 Penn Center
1835 Market Street
Suite 1100
Philadelphia, PA 19103
Telephone: 215-972-6700
Fax: 215-972-5588
Serving: Bucks, Chester, Delaware, Montgomery, Philadelphia Counties

Pittsburgh
Community Loan Fund
of Southwest PA, Inc.
425 Sixth Avenue
Suite 260
Pittsburgh, PA 15219
Telephone: 412-201-2450
Fax: 412-201-2451
Serving: Allegheny, Armstong, Beaver, Butler, Indiana Counties

Washington
The Washington County Council
on Economic Development
100 West Beau Street
Suite 703
Washington, PA 15301-4432
Telephone: 724-228-6949
Fax: 724-250-6502
Serving: Greene, Fayette, Washington, Westmoreland and Preston Counties

Philadelphia
Philadelphia Commercial
Development Corporation
1315 Walnut Street
Suite 600
Philadelphia, PA 19107
Telephone: 215-790-2210
Fax: 215-790-2222
Serving: Philadelphia, Bucks, Chester, Delaware, Montgomery Counties

Scranton
Pennsylvania MetroAction, Inc.
222 Mulberry Street
P.O. Box 4731
Scranton, PA 18501-0431
Telephone: 570-342-7711
Fax: 570-347-6262
Serving: Luzerne, Lackawanna and Monroe Counties

Oil City
Northwest Pennsylvania Regional
Planning and Development
Commission
395 Seneca Street
Oil City, PA 16301
Telephone: 814-677-4800
Fax: 814-677-7663
Serving: Clarion, Crawford, Erie, Forest, Lawrence, Mercer, Warren and Verangro Counties

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Altoona
Southern Alleghenies Planning and Development Commission
541 58th Street
Altoona, PA 16602
Telephone: 814-949-6520
Fax: 814-949-6505
Serving: Bedford, Blair, Cambria, Fulton, Huntingdon and Somerset Counties

Puerto Rico

Rio Piedras
Economic Development Corporation of San Juan
1103 Avenida Munoz Rivera or
P.O. Box 191791
Rio Piedras, PR 00926
Telephone: 787-756-5080
Fax: 787-753-8960
Serving: The territory of Puerto Rico

Rhode Island

Providence
Rhode Island Coalition for Minority Investment
216 Weybosset Street
2nd Floor
Providence, RI 02903
Telephone: 401-351-2999
Fax: 401-351-0990
Serving: The state of Rhode Island

Saipan

Saipan
Commonwealth Development Authority
Island P.O. Box 2149,
Saipan 96950
Telephone: 670-234-7145/6245
Fax: 670-234-7144
Serving: Saipan, Tinian and Rota Counties

South Carolina

Columbia
Carolina Capital Investment Corp.
1441 Main Street
Suite 900
Columbia, SC 29201
Telephone: 803-461-3800
Fax: 803-461-3826
Serving: Abbeville, Aiken, Allendale, Anderson, Bamberg, Barnwell, Beaufort, Berkeley, Calhoun, Charleston, Cherokee, Chester, Chesterfield, Colleton, Darlington, Dillon, Dorchester, Edgefield, Fairfield, Florence, Georgetown, Greenville, Greenwood, Hampton, Horry, Hasper, Lancaster, Laurens, Lexington, Marion, Marlboro, McCormick, Newberry, Oconee, Orangeburg, Pickens, Richland, Saluda, Spartanburg, Union and York Counties

Charleston
Charleston Citywide Local Development Corporation
75 Calhoun Street
3rd Floor
Charleston, SC 29403
Telephone: 843-724-3796
Fax: 843-724-7354
Serving: The city of Charleston

Sumter
Santee-Lynches Regional Development Corporation
P.O. Box 1837 or
36 West Liberty Street
Sumter, SC 29150
Telephone: 803-775-7381
Fax: 803-773-6902
Serving: Clarendon, Kershaw, Lee and Sumter Counties

Kyle
Lakota Fund
P.O. Box 340
Kyle, SC 57752
Telephone: 605-455-2500
Fax: 605-455-2585
Serving: Bennett County, Pine Ridge Indian Reservation, and areas of Shannon and Jackson counties which are surrounded by Indian Lands and exclusive of northern Jackson County

Sisseton
NE South Dakota Economic Corp.
414 Third Avenue, East
Sisseton, SC 57262-1598
Telephone: 605-698-7654
Fax: 605-698-3038
Serving: Beadle, Brown, Buffalo, Campbell, Clark, Codington, Day, Edmunds, Faulk, Grant, Hand, Hyde, Jerauld, Kingsbury, McPherson, Marshall, Miner, Potter, Roberts, Sanborn, Spink and Walworth Counties

Tennessee

Columbia
South Central Tennessee Development District
815 South Main Street
P.O. Box 1346
Columbia, TN 38402
Telephone: 931-381-2040
Fax: 931-381-2053
Serving: Bedford, Coffee, Franklin, Giles, Hickman, Lawrence, Lewis, Lincoln, Marshall, Maury, Moore, Perry, and Wayne Counties

Oak Ridge
Technology 2020
1020 Commerce Park Drive
Oak Ridge, TN 37830
Telephone: 423-220-2020
Fax: 423-220-2030
Serving: Anderson, Blount, Campbell, Clairborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan Roane, Scott, Sevier and Union Counties

Knoxville
Economic Ventures, Inc.
P.O. Box 3550
Knoxville, SC 37927-3550
Telephone: 423-594-8762
Fax: 423-594-8659
Serving: Anderson, Blount, Campbell, Clairborne, Cocke, Grainger, Hamblen, Jefferson, Knox, Loudon, Monroe, Morgan Roane, Scott, Sevier, Union, Greene, Hancock, Hawkins, Sullivan, Washington, Johnson, Carter and Unicoi Counties

Texas

San Antonio
ACCION Texas, Inc.
109 North San Saba
San Antonio, TX 78207
Telephone: 210-226-3664
Fax: 210-226-2258
Serving: Arkansa, Bee, Blanco, Brewster, Brooks, Burnet, Caldwell, Calhoun, Concho, Crocket, Culberson, Duval, Edwards, Fayette, Goliad, Gonzales, Hudspeth, Irion, Jackson, Jeff Davis, Jim Hogg, Jim Wells, Kenedy, Kimble, Kinney, Kleberg, Lampasas, LaSalle, Lavaca, Lee, Live Oak, Llano, Loving, Mason, Mcollough, McMullen, Menard, Midland, Nueces, Pecos, Presidio, Real, Reeves, San Patricio, San Seba, Schleicher, Sutton, Tarrant, Uvalde, Valverde and Victoria Counties

Austin
Businesses Invest In Growth
1009 East 11th Street
Suite 216
Austin, TX 78702
Telephone: 512-494-8044
Fax: 512-494-8043
Serving: Travis, Williamson, Hayes, and Bastrop, Blanco, Burnett, Gillespie, Lampassas, Lee, Llano, Mason, Mccullock and San Sab Counties

Waco
Business Resource Center Incubator
401 Franklin Avenue
Waco, TX 76701
Telephone: 254-754-8898
Fax: 254-756-0776
Serving: Bell, Bosque, Coryell, Falls, Hill and McLennan Counties

United States Small Business Administration (continued)

Microloan Program

Intermediary Lenders

Houston
The Corporation for Economic Development of Harris County
2223 West Loop South
Suite 400
Houston, TX 77027-5926
Telephone: 713-840-8804
Fax: 713-840-8806
Serving: Brazoria, Chambers, Fort Bend, Galveston, Harris, Liberty, Montgomery and Waller Counties

San Antonio
San Antonio Local Development Corporation
215 South San Saba
San Antonio, TX 78207
Telephone: 210-207-8152
Fax: 210-207-8151
Serving: Atascosa, Bandera, Bexar, Comal, Frio, Gillespie, Guadalupe, Karnes, Kendall, Kerr, Medina and Wilson Counties

San Antonio
Rural Development and Finance Corporation
711 Navarro Street
Suite 350
San Antonio, TX 78205
Telephone: 210-212-4552
Fax: 210-212-9159
Serving: Cameron, El Paso, Starr, Hidalgo, Willacy, Maverick, Dimmit, Webb, Zapata and Zavala Counties

Dallas
Southern Dallas Development Corporation
1402 Corinth
Suite 1150
Dallas, TX 75215
Telephone: 214-428-7332
Fax: 214-426-6847
Serving: Parts of the city of Dallas

Utah

Salt Lake City
Utah Technology Finance Corp.
177 East 100 South
Salt Lake City, UT 84111
Telephone: 801-741-4200
Fax: 801-741-4249
Serving: The state of Utah

Vermont

St. Albans
Economic Development Council of Northern Vermont, Inc.
155 Lake Street
St. Albans, VT 05478
Telephone: 802-524-4546
Fax: 802-527-1081
Serving: Chittenden, Franklin, Grand Isle, Lamoille and Washington Counties

Burlington
Vermont Development Credit Union
18 Pearl Street
Burlington, VT 05401
Telephone: 802-865-3404
Fax: 802-862-8971
Serving: Addison, Bennington, Orange, Rutland, Windham and Windsor Counties

St. Johnsbury
Northern Community Investments Corporation
20 Main Street
P.O. Box 904
St. Johnsbury, VT 05819
Telephone: 802-748-5101
Fax: 802-748-1884
Serving: Caledonia, Coos, Essex, Grafton and Orleans Counties

Virginia

Arlington
Ethiopian Community Development Council, Inc.
1038 South Highland Street
Arlington, VA 22204
Telephone: 703-685-0510
Fax: 703-685-0529
Serving: Prince William, Arlington, Fairfax Counties and the cities of Alexandria and Falls Church

Lynchburg
Business Development Centre, Inc.
147 Mill Ridge Road
Lynchburg, VA 24502
Telephone: 804-582-6100
Fax: 804-582-6106
Serving: Amherst, Appomattox, Bedford, Campell counties, the cities of Lynchburg and Bedford, the towns of Amherst and Altavista

Abingdon
People Incorporated of Southwest Virginia
1173 West Main Street
Abingdon, VA 24210
Telephone: 540-623-9000
Fax: 540-628-2931
Serving: Buchanan, Dickenson, Lee, Russell, Scott, Washington, Wise, Pulaski, Giles, Montgomery and Floyd Counties and the cities of Bristol and Norton

Richmond
Richmond Economic Development Corporation
530 East Main Street
Suite 510
Richmond, VA 23219
Telephone: 804-780-3013
Fax: 804-788-4310
Serving: In the city of Richmond, Enterprise Zone Areas

Portsmouth
Center for Community Development
440 High Street
Suite 204
Portsmouth, VA 23704
Telephone: 757-399-0925
Fax: 757-399-2642
Serving: Hampton, Portsmouth and the Tidewater areas

Richmond
Virginia Community Development Loan Fund
1624 Hull Street
Richmond, VA 23224
Telephone: 804-233-2014
Fax: 804-233-2158
Serving: The counties of Henrico, Chesterfield, Goochland, Hanover, Powatan, Petersburg and Hopewell, and the city of Richmond not served by Richmond Economic Development Corporation

Roanoke
Total Agency Against Poverty (TAP) This Valley Works
145 Campbell Avenue, SW
P.O. Box 2868
Roanoke, VA 24001-2868
Telephone: 540-982-3859 x4391
Fax: 540-343-8544
Serving: Alleghany, Bath, Botetourt, Craig and Roanoke Counties

Washington

Everett
Snohomish County Private Industry Council
728 134th Street SW
Suite A-10, Everett
Everett, WA 98204
Telephone: 425-743-9659
Fax: 425-742-1177
Serving: Adams, Chelan, Douglas, Grant, King, Kitsap, Kittitas, Klickitat, Okanogan, Pierce, Skagit, Snohomish, Whatcom, Yakima Counties, and San Juan Island

Richland
Tri-Cities Enterprise Association
2000 Logston Boulevard
Richland, WA 99352
Telephone: 509-375-3268
Fax: 509-375-4838
Serving: Benton and Franklin Counties

Yakima
Washington Association for Minority Entrepreneurs
24 South 3rd Avenue
Yakima, WA 98902
Telephone: 509-453-5133
Fax: 509-453-5165
Serving: Mattawa and Othello cities in Grant County; Moses Lake and Royal City in Adams County; Walla Walla County and Pasco in Franklin County and Yakima City in Yakima County

United States Small Business Administration
Microloan Program
Technical Assistance Grant Providers

West Virginia

Wheeling
Ohio Valley Industrial and Business Development Corporation
P.O. Box 1029
1140 Chapline Street
Wheeling, WV 26003
Telephone: 304-232-7722
Fax: 304-232-7727
Serving: Marshall, Ohio, Wetzel, Brooke, Hancock and Tyler Counties

Washington, PA
The Washington County Council on Economic Development
703 Courthouse Square
Washington, PA 15301
Telephone: 412-228-6816
Fax: 412-250-6502
Serving: Preston and Monongalia Counties, West Virginia

Sutton
Mountain CAP of West Virginia, Inc.
105 Jerry Burton Drive
Sutton, WV 26601
Telephone: 304-765-7738
Fax: 304-765-7308
Serving: Barbour, Braxton, Clay, Fayette, Gilmer, Lewis, Nicholas, Randolph, Roane, Upshur and Webster Counties

Wisconsin

Fond du Lac
Advocap, Inc.
19 West 1st Street
P.O. Box 1108
Fond du Lac, WI 54935
Telephone: 920-922-7760
Fax: 920-922-7214
Serving: Fond du Lac, Green Lake and Winnebago Counties

Almena
Impact Seven, Inc.
126 Soo Avenue East
Almena, WI 54805-9900
Telephone: 715-357-3334
Fax: 715-357-6233
Serving: statewide with the exceptions of Fond du Lac, Green Lake, Kenosha, Milwaukee, Oasukee, Racine, Walworth, Waukesha, Washington and Winnebago Counties and inner-city Milwaukee

Milwaukee
Wisconsin Women's Business Initiative Corporation
2745 North Dr. Martin Luther King Jr. Drive
Milwaukee, WI 53212
Telephone: 414-263-5450
Fax: 414-263-5456
Serving: Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington and Waukesha Counties

Alaska

Juneau
Juneau Economic Development Council
612 West Willoughby
Suite A
Juneau, AK 99801-1732
Phone: 907-463-3662
Fax: 907-463-3929
Serving: Alaska Panhandle through SBDCs*

California

San Francisco
Women's Initiative for Self Employment
1390 Market Street
Suite 113
San Francisco, CA 94102
Phone: 415-247-9473
Fax: 415-247-9471
Serving: Defined sectors of San Francisco Bay Area

Connecticut

Stamford
Women's Business Development Center
400 Main Street
Suite 500
Stamford, CT 06902
Phone: 203-353-1750
Fax: 203-353-1084
Serving: Ansonia, Beacon Falls, Bethel, Bridgeport, Bridgewater, Brookfield, Danbury, Darien, Derby, Easton, Fairfield, Greenwich, Milford, Monroe, New Canaan, New Fairfield, New Milford, Newtown, Norwalk, Oxford, Redding, Ridgefield, Seymour, Shelton, Sherman, Stamford, Stratford, Trumbull, Weston, Westport and Wilton Counties

Florida

Fort Myers
Lee County Employment and Economic Development Corp.
2774 First Street
Fort Myers, FL 33916
Phone: 941-337-2300
Fax: 941-337-4558
Serving: Community Redevelopment Areas of Lee County including Charleston Park, Dunbar, Harlem Heights, North Fort Myers and State Road 80

Illinois

Chicago
Women's Business Development Center
8 South Michigan Avenue
Suite 400
Chicago, IL 60603
Phone: 312-853-3477
Fax: 312-853-0145
Serving: Boone, Cook, DeKalb, DuPage, Kane, Kankakee, Kendall, Lake, McHenry, Will and Winnebago Counties

Indiana

Jeffersonville
Community Action of Southern Indiana
1613 East 8th Street
P.O. Box 843
Jeffersonville, IN 47130
Phone: 812-288-6451, x112
Fax: 812-284-8314
Serving: Clark, Crawford, Floyd, Harrison, Orange, Scott and Washington Counties

Iowa

Iowa City
Institute for Social and Economic Development
1901 Broadway
Suite 313
Iowa City, IA 52240
Phone: 319-338-2331
Fax: 319-338-5824
Serving: The state of Iowa

Kansas

Dodge City
Great Plains Development, Inc.
100 Military Plaza
Suite 128
P.O. Box 1116
Dodge City, KS 67801
Phone: 316-227-6406
Fax: 316-225-6051
Serving: The state of Kansas

Michigan

Benton Harbor
Cornerstone Alliance
38 West Wall Street
P.O. Box 428
Benton Harbor, MI 49023-0428
Phone: 616-925-6100
Fax: 616-925-4471
Serving: Berrien County and the city of Benton Harbor

Minnesota

St. Paul
Neighborhood Development Center, Inc.
651 1/2 University Avenue
St. Paul, MN 55104
Phone: 651-291-2480
Fax: 651-291-2597
Serving: Districts 3,5,6,8,9 and 16 of the city of St. Paul

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United States Small Business Administration (continued)

Microloan Program
Intermediary Lenders

Missouri

Kansas City
Community Development Corporation of Kansas City
2420 East Linwood Boulevard
Suite 110
Kansas City, MO 64109
Phone: 816-924-5800
Fax: 816-921-3350
Serving: Cass, Clay, Platte, Ray and Jackson Counties

Montana

Helena
Montana Department of Commerce - SBDC* Division
1424 9th Avenue
P.O. Box 200505
Helena, MT 59620-0505
Phone: 406-444-4325
Fax: 406-444-1872
Serving: (through SBDCs*) Cascade, Chouteau, Fergus, Glacier, Golden Valley, Judity Basin, Musselshell, Petroleum, Pondera, Teton, Toole and Wheatland Counties, and the Blackfeet, Flathead, and Fort Peck Reservations, and the Crow, Fort Belknap, Northern Cheyenne and Rocky Boys Reservations and their Trust Lands

New Mexico

Albuquerque
New Mexico Community Development Loan Fund
P.O. Box 705
700 4th Street, SW
Albuquerque, NM 87102-0705
Phone: 505-243-3196
Fax: 505-243-8803
Serving: The state of New Mexico

New York

Brooklyn
Brooklyn Economic Development Corporation
175 Remsen Street
Suite 350
Brooklyn, NY 11201
Phone: 718-522-4600
Fax: 718-797-9286
Serving: The five boroughs of New York City

North Carolina

Raleigh
North Carolina Rural Economic Development Center, Inc.
4021 Carya Drive
Raleigh, NC 27610
Phone: 919-250-4314
Fax: 919-250-4325
Serving: The state of North Carolina

Pennsylvania

Philadelphia
Women's Opportunities Resource Center
1930 Chestnut Street
Suite 1600
Philadelphia, PA 19103
Phone: 215-564-5500
Fax: 215-564-0933
Serving: Bucks, Montgomery, Philadelphia, Chester and Delaware Counties

Texas

Corpus Christi
Corpus Christi Chamber of Commerce
1201 North Shoreline
P.O. Box 640
Corpus Christi, TX 78403
Phone: 361-881-1888
Fax: 361-882-4256
Serving: Nueces and San Patricio Counties

Vermont

Burlington
Champlain Valley Office of Economic Opportunity, Inc.
95 North Avenue
Burlington, VT 05401
or P.O. Box 1603
Burlington, VT 05402
Phone: 802-860-1417
Fax: 802-860-1387
Serving: The state of Vermont

Virginia

Radford
Virginia Small Business Development Center Business Assistance Network
P.O. Box 6953
Radford, VA 24142
Phone: 804-371-8200
Fax: 804-371-8111
Serving: The state of Virginia through the SBDCs*

Small Business Development Center

United States Small Business Administration

Women's Business Centers

Alabama

Mobile
Women's Business Assistance Center
1301 Azalea Road
Suite 201A
Mobile, AL 36693
Telephone: 334-660-2725

Alaska

Anchorage
Women$ Fund (A Program of the YWCA of Anchorage)
245 West Fifth Avenue
P.O. Box 102059
Anchorage, AK 99510-2059
Telephone: 907-274-1524

American Samoa

Pago, Pago
American Samoa's Women's Business Center
P.O. Box 6849
Pago, Pago, AS 96799
Telephone: 684-699-6580

Arkansas

Pine Bluff
Good Faith Fund
Arkansas Enterprise Group
2304 W. 29th
Pine Bluff, AR 71603
Telephone: 870-535-6233

Arizona

Phoenix
Self-Employment Loan Fund, Inc.
201 N. Central Avenue
Suite CC10
Phoenix, AZ 85073-1000
Telephone: 602-340-8834

Tucson
Arizona Council for Economic Conversion
P.O. Box 42108
Tucson, AZ 85733
Telephone: 520-620-1241

California

Fort Bragg
WEST Company -Fort Bragg Cntr.
306 East Redwood Avenue
Suite 2
Fort Bragg, CA 95437
Telephone: 707-964-7571

Ukiah
WEST Company - Ukiah Office Center
367 North State Street
Suite 201
Ukiah, CA 95482
Telephone: 707-468-3553

San Francisco
Women's Initiative for Self Employment - Spanish Center
1398 Valencia Street
San Francisco, CA 94110
Telephone: 415-826-5090

San Francisco
Renaissance Entrepreneurship Center
275 Fifth Street
San Francisco, CA 94103-4120
Telephone: 415-541-8580

El Monte
Women's Enterprise Development Corporation
10505 Valley Boulevard
No. 600
El Monte, CA 91731
Telephone: 628-401-1190

San Francisco
Women's Initiative
for Self Employment
450 Mission Street
Suite 402
San Francisco, CA 94105
Telephone: 415-247-9473

Oakland
Women's Initiative
for Self Employment
11611 Telegraph Avenue
Suite 702
Oakland, CA 94612
Telephone: 510-451-3415

Long Beach
Women's Enterprise
Development Corporation
235 East Broadway
Suite 506
Long Beach, CA 90802
Telephone: 562-983-3747

Colorado

Colorado Springs
MiCasa Career Resource Center
for Women, Inc.
31 North Farragut Avenue
Colorado Springs, CO 80909
Telephone: 719-327-2039

Denver
MiCasa Career Resource Center
for Women, Inc.
700 Knox Court
Denver, CO 80204
Telephone: 303-573-1333

Connecticut

Stanford
Women's Business
Development Center
400 Main Street, Suite 500
Stanford, CT 06901
Telephone: 203-353-1750

Hartford
The Entrepreneurial Center of
Hartford's College for Women
50 Elizabeth Street
Hartford, CT 06105
Telephone: 860-768-5618

District of Columbia

Washington
Women's Business Center
of the Capital Area
1001 Connecticut Avenue NW
Suite 312
Washington, DC 20036
Telephone: 202-785-4WBC

Delaware

Wilmington
YWCA of New Castle County
233 King Street
Wilmington, DE 19801
Telephone: 302-658-7161

Florida

Pensacola
Women's Business Assistance
Center of Northwest Florida
6235 North Davis Highway
No.111B
Pensacola, FL 32504
Telephone: 850-484-2765

Georgia

Atlanta
Women's Economic
Development Agency
675 Ponce de Leon Avenue
Atlanta, GA 30308
Telephone: 404-853-7680

Greater Atlanta
Small Business Project
55 Marietta Street, NW
Suite 2000
Atlanta, GA 30303
Telephone: 404-659-5955

Hawaii

Honolulu
The Women's Financial
Resource Center
1111 Bishop Street
No.204
Honolulu, HI 96813
Telephone: 808-941-8253

Iowa

Iowa City
Institute for Social
and Economic Development
1901 Broadway
Suite 313
Iowa City, IO 52240
Telephone: 800-888-4733

Idaho

Boise
Women's Entrepreneurial
Mentoring Systems, Inc.
P.O. Box 190803
Boise, ID 83719-0803
Telephone: 208-334-1696

Illinois

Chicago
Women's Business
Development Center
8 South Michigan Avenue
Suite 400
Chicago, IL 60603
Telephone: 312-853-3477

Indiana

Fort Wayne
Women's Bureau Inc.
Women's Enterprise
3521 Lake Avenue
Suite 1
Fort Wayne, IN 46805-5533
Telephone: 219-424-7977

Kansas

Lenexa
Enterprise Center
of Johnson County
9875 Widmer Road
Lenexa, KS 66215
Telephone: 913-438-2282

Kentucky

Midway
Women's Enterprise Institute
512 East Stephens Street
Midway, KY 40347-1120
Telephone: 606-846-5800

Louisiana

New Orleans
Women Entrepreneurs for
Economic Development Inc.
1683 North Claiborne Avenue
Suite 101
New Orleans, LA 70116
Telephone: 504-947-8522

Massachusetts

Boston
Center for Women
and Enterprise Inc.
1135 Tremont Street
Suite 480
Boston, MA 02120
Telephone: 617-536-0700

Taneytown
Women's Business Institute, Inc.
222 East Baltimore Street
Taneytown, MD 21787
Telephone: 410-756-2334

Maryland

Baltimore
Women's Entrepreneurs
of Baltimore, Inc.
1118 Light Street
Suite 202
Baltimore, MD 21230
Telephone: 410-727-4921

Maine

Wiscasset
Coastal Enterprises Inc.
P.O. Box 268
Wiscasset, ME 04578
Telephone: 207-882-7552

Michigan

Ann Arbor
Center for Empowerment
and Economic Development
2002 Hogback Road
Suite 12
Ann Arbor, MI 48105
Telephone: 734-677-1400

Grand Rapids
Grand Rapids Opportunities
for Women
25 Sheldon Street SE
Suite 210
Grand Rapids, MI 49503
Telephone: 616-458-3404

Detroit
Detroit Entrepreneurship
Institute, Inc.
455 W. Fort Street
Detroit, MI 48226
Telephone: 313-961-8426

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United States Small Business Administration (continued)

Women's Business Centers

Minnesota

Fosston
The People's Connection
Minnesota Women's
Business Center
226 East First Street
Fosston, MN 56542
Telephone: 218-435-2134

St. Paul
Women Venture
2324 University Avenue West
St. Paul, MN 55114
Telephone: 651-646-3808

Missouri

St. Louis
National Association
of Women's Business Owners
7165 Delmar Street
Suite 204
St. Louis, MO 63130
Telephone: 314-863-0046

Grace Hill Neighborhood Services
2600 Hadley Street
St. Louis, MO 63106
Telephone: 314-539-9506

Kansas City
Center for Business
Innovation, Inc.
4747 Troost Avenue
Kansas City, MO 64110-1727
Telephone: 816-960-7403

Mississippi

Greenville
Mississippi Action
for Community Education
119 South Theobald Street
Greenville, MS 38701
Telephone: 601-335-3523

Montana

Missoula
Montana Community
Development Corporation
103 East Main
Missoula, MT 59802
Telephone: 406-728-9234

Helena
Business Resource Center
at Career Training Institute
347 North Last Chance Gulch
Helena, MT 59601
Telephone: 406-443-0800

New Hampshire

Portsmouth
Women's Business Center
150 Greenleaf Avenue
Unit 8 Center
Portsmouth, NH 03801
Telephone: 603-430-2892

New Jersey

Bound Brook
New Jersey Association
of Women Business Owners
225 Hamilton Street
Bound Brook, NJ 08805-2042
Telephone: 732-560-9752

New Mexico

Las Cruces
Women's Economic Self-
Sufficiency Team Corp.
P.O. Box 444
301 North Solano
Suite 2
Las Cruces, NM 88004-0444
Telephone: 505-541-1583

Farmington
Women's Economic Self-
Sufficiency Team Corp.
1909 East 20th Street
Suite 6
Farmington, NM 87401
Telephone: 505-325-0678

Santa Fe
Women's Economic Self-
Sufficiency Team Corp.
P.O. Box 32804
Santa Fe, NM 87594-2084
Telephone: 505-988-5030

Taos
Women's Economic Self-
Sufficiency Team Corp.
Box 5007 NDCBU
Taos, NM 87571
Telephone: 1-800-GO-WESST

Roswell
Women's Economic Self-
Sufficiency Team Corp.
200 West First Street
Suite 202
Roswell, NM 88201
Telephone: 1-800 GO-WESST

Albuquerque
Women's Economic Self-
Sufficiency Team Corp.
414 Silver Southwest Street
Albuquerque, NM 87102
Telephone: 505-241-4758

Nevada

Las Vegas
Southern Nevada Certified
Development Company
2770 S. Maryland Parkway
Suite 212
Las Vegas, NV 89109
Telephone: 702-732-3998

New York

Manhattan
Women's Venture Fund, Inc.
240 West 35th Street
Suite 201
Manhattan, NY 10001
Telephone: 212-732-7500

Brooklyn
The Local Development
Corporation of East New York
80 Jamaica Avenue
Brooklyn, NY 11207
Telephone: 718-385-6700

North Carolina

Fayetteville
North Carolina Center
for Women Business Owners
230 Hay Street
Fayetteville, NC 28301
Telephone: 910-323-3377

Durham
North Carolina Institute of
Minority Economic Development
114 S. Parrish Street
6th Floor
Durham, NC 27701
Telephone: 919-956-8889

North Dakota

Bismarck
Women and Technology Partnership
P.O. Box 2535
Bismark, ND 58502
Telephone: 701-328-5885

Fargo
Women's Business Institute
320 North Fifth Street
Suite 203
Fargo ND 58107-2043
Telephone: 701-235-6488

Ohio

Canton
Pyramid Career Services
(Micro-Business Assistance)
2400 Cleveland Avenue North
Canton, OH 44709
Telephone: 330-453-3767

Athens
Women's Business Resource
Program of Southeast Ohio
20 East Circle Drive
Suite 174
Athens, OH 45701
Telephone: 614-593-1797

Cleveland
Glenville Development Corporation
Micro-Enterprise Program
10640 St. Clair Avenue
Cleveland, OH 44108
Telephone: 216-851-8724

Columbus
Ohio Women's Business
Development Council, Inc.
462 West Broad Street
Columbus, OH 43215
Telephone: 614-238-6081

Elyria
Women's Development Center
Lorain City Community College
JA Spitzer Center
1005 Abbe Road
Elyria, OH 44035
Telephone: 440-366-4188

Maumee
Women's Entrepreneurial
Network
1605 Holland Road
Suite A3
Maumee, OH 43614
Telephone: 330-379-2772

Akron
Women's Organization for Mentoring, Entrepreneurship and Networking
526 South Main Street
Suite 235
Akron, OH 44311-4403
Telephone: 330-379-9280

Columbus
Ohio Women's Business Resource Network
77 South High Street
28th Floor
Columbus, OH 43215-6108
Telephone: 614-466-2682

Columbus
Central Ohio Women's Business Development Center
37 North High Street
Columbus, OH 43215
Telephone: 614-621-0681

Oregon

Medford
Southern Oregon Women's Access to Credit
33 North Central
Suite 209
Medford, OR 97501
Telephone: 541-779-3992

Tigard
ONABEN - A Native American Business Network
11825 SW Greenburg Road
Suite B3
Tigard, OR 97233
Telephone: 503-968-1500

Pennsylvania

Philadelphia
Women's Business Development Center
1315 Walnut Street
Suite 1116
Philadelphia, PA 19107-4711
Telephone: 215-790-9232

Pittsburgh
Allegheny West Civic Council, Inc.
Women's Enterprise Center
901 Western Avenue
Pittsburgh, PA 15233
Telephone: 412-321-5660

Puerto Rico

Women's Business Institute
The University of the Sacred Heart
P.O. Box 12383
San Juan, PR 00914-0383
Telephone: 787-726-7045

Rhode Island

Center for Women and Enterprise, Inc.
380 Westminster Street
Suite 511
Providence, RI 02903
Telephone: 401-528-4595

South Carolina

Columbia
Center for Women Entrepreneurs
Columbia College of South Carolina
1301 Columbia College Drive
Columbia, SC 29203
Telephone: 803-786-3108

Tennessee

Nashville
The Women's Resource Center
Nashville NAWCBO Chapter
1112 8th Avenue South
Nashville, TN 37203
Telephone: 615-248-3474

Texas

Temple
Texas Center for Women's Business Enterprise
P.O. Box 1992
Temple, TX 76503
Telephone: 254-773-4815

Fort Worth
Fort Worth Business Assistance Center
100 East 25th Street
Suite 400
Fort Worth, TX 76102
Telephone: 817-871-6009

Edinburg
Rio Grande Valley Empowerment Zone Corporation
2412 Closner Street
Edinburg, TX 78539
Telephone: 956-316-2610

Dallas
Online Women's Business Center
1420 Mockingbird Lane
Suite 270
Dallas, TX 75247
Telephone: 214-678-9964

Austin
Texas Center for Women's Business Enterprise
Two Commodore Plaza
13th Floor
Austin, TX 78701
Telephone: 512-472-8522

United States Virgin Islands

St. Croix
St. Croix Foundation for Community Development, Inc.
202 Chandler's Wharf
Gallows Bay
St. Croix, VI 00802
Telephone: 340-773-4995

Utah

Salt Lake City
Women's Business Center
Salt Lake City Area Chamber of Commerce
175 East 400 South
Suite 600
Salt Lake City, UT 84111
Telephone: 801-328-5051

Virginia

Alexandria
South Fairfax Regional Business Partnership, Inc.
6911 Richmond Highway
Suite 290
Alexandria, VA 22306
Telephone: 703-277-7700

Vermont

Burlington
Trinity College of Vermont
Women's Small Business Program
208 Colchester Avenue
Burlington, VT 05401
Telephone: 802-846-7164

Washington

Seattle
Women's Business Center at Community Capital Development
1437 South Jackson Street
Suite 302
Seattle, WA 98122-0283
Telephone: 206-324-4330

Wisconsin

Milwaukee
Wisconsin Women's Business Initiative Corporation
2745 North Dr. Martin Luther King Jr. Dr.
Milwaukee, WI 53212
Telephone: 414-263-5450

Madison
Wisconsin Women's Business Initiative Corporation
217 South Hamilton Street
Suite 201
Madison, WI 53703
Telephone: 608-257-7409

Independence
Western Dairyland Women's Business Center
P.O. Box 45
23122 Whitehall Road
Independence, WI 54747
Telephone: 1-800-782-1063

Wyoming

Laramie
Wyoming Women's Business Ctr.
P.O. Box 3661
Laramie, WY 82071
Telephone: 1-888-524-1947

Board of Governors of the Federal Reserve System

Federal Reserve Banks
Community Affairs Office

Atlanta

104 Marietta Street, NW
Atlanta, GA 30303-2713
Telephone: 401-589-7287
Fax: 401-589-7342
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Boston

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Boston, MA 02106
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Chicago

P.O. Box 834
Chicago, IL 60690
Telephone: 312-322-8232
Fax: 312-913-2626
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Cleveland

P.O. Box 6387
Cleveland, OH 44101-1387
Telephone: 216-579-2846
Fax: 216-579-2122
Serving: Eastern Kentucky, Ohio, Western Pennsylvania, Northern West Virginia

Dallas

2200 North Pearl Street
P.O. Box 655906
Dallas, TX 75201-2272
Telephone: 214-922-5377
Fax: 214-922-5268
Serving: Northern Louisiana, Southern New Mexico, Texas

Kansas City

925 Grand Boulevard
Kansas City, MO 64198
Telephone: 816-881-2687
Fax: 816-881-2135
Serving: Colorado, Kansas, Northern New Mexico, Western Missouri, Nebraska, Oklahoma, Wyoming

Minneapolis

90 East Hennepin Avenue
P.O. Box 291
Minneapolis, MN 55480-0291
Telephone: 612-204-5179
Fax: 612-204-5163
Serving: Minnesota, Montana, North Dakota, South Dakota, Northwestern Wisconsin

New York

33 Liberty Street
New York, NY 10045
Telephone: 212-720-5215
Fax: 212-720-7841
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Philadelphia

Ten Independence Mall
Philadelphia, PA 19106
Telephone: 215-574-6458
Fax: 215-574-2512
Serving: Delaware, New Jersey, Eastern Pennsylvania

Richmond

P.O. Box 27622
Richmond, VA 23261
Telephone: 804-697-8447
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San Francisco

101 Market Street
Mail Stop 620
San Francisco, CA 94105
Telephone: 415-974-2978
Fax: 415-393-1920/ 415-393-1921
Serving: Alaska, Arizona, California, Hawaii, Idaho, Nevada, Oregon, Utah, Washington

St. Louis

P.O. Box 442
St. Louis, MO 63166
Telephone: 314-444-8646
Fax: 314-444-8503
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Federal Deposit Insurance Corporation

Regional Community Affairs Offices

Atlanta Region

1201 West Peachtree Street, NE
Suite 1800
Atlanta, GA 30309-3415
Telephone: 404-817-2515
Fax: 404-817-8806
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Boston Region

15 Braintree Hill Office Park
Suite 100
Braintree, MA 02184
Telephone: 781-794-5632
Fax: 781-794-5633
Serving: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont

Chicago Region

500 West Monroe
Suite 3300
Chicago, IL 60661
Telephone: 312-382-7506
Fax: 312-382-6935
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Dallas Region

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Dallas, TX 75201
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Kansas City Region

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Kansas City, MO 64108
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Memphis Region

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Suite 1900
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New York Region

20 Exchange Place
Room 6036
New York, NY 10005-3201
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Fax: 917-320-2913
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San Francisco Region

25 Ecker Street
Suite 2300
San Francisco, CA 94105
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Fax: 415-808-7937
Serving: Alaska, Arizona, California, Guam, Hawaii, Idaho, Montana, Nevada, Oregon, Utah, Washington, Wyoming

Federal Housing Finance Board

Federal Home Loan Bank System
Community Investment Contacts

Atlanta District

1475 Peachtree Street, NE
Atlanta, GA 30309
Mail to: P.O. Box 105565
Atlanta, GA 30348
Telephone: 404-888-8435
Fax: 404-888-5560

Serving: Alaska, Washington D.C., Florida, Georgia, Maryland, South Carolina, North Carolina, Virginia

Boston District

One Financial Center
20th Floor
Boston, MA 02111
Mail to: P.O. Box 9106 GMF
Boston, MA 02205-9106
Telephone: 617-330-9872
Fax: 617-292-9645

Serving: Connecticut, Maine, Massachusetts, New Hampshire, Vermont, Rhode Island

Cincinnati District

Atrium II
Suite 1000
221 East Fourth Street
Cincinnati, OH 45202
Mail to: P.O. Box 598
Cincinnati, OH 45201
Telephone: 513-852-7615
Fax: 513-852-7647

Serving: Kentucky, Ohio, Tennessee

Chicago District

111 East Wacker Drive
Suite 700
Chicago, IL 60601
Telephone: 312-565-5705
Fax: 312-565-5823

Serving: Illinois, Wisconsin

Dallas District

8500 Freeport Parkway, South
Suite 100
Irving, TX 75063-2547
Mail to: P.O. Box 619026
Dallas/Forth Worth,TX 75261-9026
Telephone: 214-441-8636
Fax: 214-441-8577

Serving: Arkansas, Louisiana, Mississippi, New Mexico, Texas

Des Moines District

907 Walnut Street
Des Moines, IA 50309
Telephone: 515-281-1175
Fax: 515-565-5823

Serving: Iowa, Minnesota, Missouri, North Dakota, South Dakota

Indianapolis District

8250 Woodfield Crossing Blvd.
Indianapolis, IN 46206
Mail to: P.O. Box 60
Indianapolis, Indiana 46206
Telephone: 317-465-0428
Fax: 317-465-03786

Serving: Idaho, Michigan

New York District

7 World Trade Center
Floor 22
Community Investment
New York, NY 10048-1185
Telephone: 212-441-6824
Fax: 212-441-6859

Serving: New Jersey, New York, Puerto Rico, Virgin Islands

Pittsburgh District

601 Grant Street
Pittsburgh, PA 15219-4455
Telephone: 412-288-2820
Fax: 412-288-4578

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San Francisco District

307 East Chapman Ave
Orange, CA 92665
Mail to: P.O. Box 7948
San Francisco, CA 94120-7948
Telephone: 714-633-0154
Fax: 414-616-2626

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Seattle District

1501 Fourth Avenue
19th Floor
Seattle, WA 98101-1693
Telephone: 206-340-8708
Fax: 206-340-8711

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Topeka District

2 Townsite Plaza
120 East 6th Street
Topeka, KS 66603
Mail to: P.O. Box 176
Topeka, KS 66601-0176
Telephone: 785-233-0507 x 565
Fax: 785-234-1765

Serving: Colorado, Kansas, Nebraska, Oklahoma

Office of the Comptroller of the Currency

Community Affairs Contacts in District Offices

Northeastern District

1114 Avenue of the Americas
Suite 3900
New York, NY 10036-7780
Telephone: 212-790-4053, x593
Fax: 212-790-4098
150 Federal Street
2nd floor
Boston, MA 02110-1745
Telephone: 617-424-4995
Fax: 617-424-4992

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Western District

50 Fremont Street
Suite 3900
San Francisco, CA 94105-2292
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Fax: 415-545-5925
550 North Brand Boulevard
Suite 500
Glendale, CA 91203-1900
Telephone: 818-240-5175
Fax: 818-240-9690

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Southwestern District

1600 Lincoln Plaza
500 North Akard Street
Dallas, TX 75201-3394
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Fax: 214-720-7017

Serving: Arkansas, Louisiana, Oklahoma, Texas

Midwestern District

2345 Grand Boulevard
Suite 700
Kansas City, MO 64108-2683
Telephone: 816-556-1832 or
816-556-1836
Fax: 816- 556-1892

Serving: Iowa, Kansas, Minnesota, Missouri, Nebraska, North Dakota, South Dakota

Central District

One Financial Place
Suite 2700
440 South LaSalle Street
Chicago, IL 60605-1073
Telephone: 312-360-8876
Fax: 312-435-0951

Serving: Illinois, Indiana, Kentucky, Michigan, Ohio, Wisconsin

Southeastern District

Marquis One Tower
Suite 600
245 Peachtree Center Avenue, NE
Atlanta, GA 30303-1223
Telephone: 404-588-4515, x 518
Fax: 404-588-4532

Serving: Alabama, Florida, Georgia, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, West Virginia

Office of Thrift Supervision
Regional Offices

Northeast Region

10 Exchange Place
18th Floor
Jersey City, NJ 07302
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